

Price List



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Promoters

Opening an account at Goparity is free of charge, as is the process of analysing the funding transaction. Goparity charges a processing fee on the amount of the funding and a periodic fee for managing the funding until maturity.

- Opening Account: Free of charge
- Loan Analysis: Free of charge
- Transfer of funds (top-up portfolio): Free of charge
- Loan processing: equal to or less than 4.5% of the loan capital, with a minimum limit of 450€, according to the table below. This fee is charged at the time of release of the funds

Financed capital (intervals)	Commission
< 15 000€	4.50%
15 000€ – 75 000€	4.00%
75 000€ – 200 000€	3.50%
200 000€ – 500 000€	3.00%
> 500 000€	2.50%

- Loan Servicing: Equal to 1% of the outstanding principal (equivalent annual fee). This fee is charged together with the periodic instalment and is levied on the outstanding capital for the respective period
- Services associated with the management of direct debit refused due to lack of funds: 20€
- Processing of loan restructuring: Equal to 0.5% of the outstanding principal, with a minimum limit of 100€
- Processing of overdue instalment: 20€
- Judicial and extrajudicial recovery of defaulted loan: full imputation of recovery costs

- Early repayment of loan: Free of charge
- Immediate withdrawal of funds: 0.5€
- External confirmation of balances: 25€

Investors

Opening an account at Goparity is free, as is the top-up of the portfolio, making and acquiring a loan. Goparity charges a fee per loan assignment.

- Account opening: Free of charge
- Top-up of the portfolio with funds: Free of charge
- Lending (investment): Free of charge
- Withdrawal of funds from portfolio within the SEPA area after making a loan: Free of charge
- Withdrawal of funds from portfolio outside the SEPA area after making a loan: 2.5€
- Withdrawal of funds from portfolio after top-up without lending: 1%.
- Transfer of outstanding loan: 1% of the outstanding principal
- Acquisition of a current loan: Free of charge
- Processing of direct debits under 40€ in Goparity Programmed Savings Plans: 0,5€
- Immediate withdrawal of funds: 0.5€
- External confirmation of balances: 25€

Note: VAT at the legal rate is added to the expected fees.

Last update: March 23rd, 2023