

Pricing



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Promoters

Opening an account with Goparity is free, as is the process of analysing the financing operation.

After contracting the financing services, Goparity charges a processing fee on the amount of the loan, a periodic fee for managing the loan until its maturity, and depending on the geographies or complexity of the project, additional fees on those.

1. Service fees applicable to the account opening process (Free)

- Account Opening: Free
- Loan Analysis: Free
- Virtual wallet top-up on the platform (transfer of funds from investors' wallet to the promoter's wallet): Free of charge

2. Service fees from Goparity crowdlending services

The fees applicable to the services differ depending on the type of loan contracted. Goparity classifies loans granted through its platform according to the following categories:

"Standard" Loan	Advanced Loan
<ul style="list-style-type: none">• <u>No collateral</u>: Loans to Promoters based in the EU/EEA to develop projects in the country where they are based; or• <u>With collateral</u>: Loans to Promoters based in the EU/EEA to develop projects in the country where they are based, with associated collateral subject to the jurisdiction of that same country.	<ul style="list-style-type: none">• Loans to Promoters based outside the EU/EEA; and/or,• Loans for projects to be implemented outside the EU/EEA; and/or,• Loans with associated collateral provided by the promoter or a third party subject to a law other than that of the promoter's registered office; or• In general, for financing operations whose characteristics require risk analysis, legal and/or tax auditing of increased complexity by Goparity.

2.1. LOAN PROCESSING FEE:

Equal to or less than 7% of the financed capital, with a minimum limit of €450, according to the table below. This Service fee is charged at the time of transfer of the funds raised through each campaign promoted on Goparity.

2.1.1. Processing Fee (Standard Loan):

Standard processing fee applicable to Standard Loans.

Raised Capital	Commissioning "Standard" processing
< € 15,000	5,00%
€ 15,000 – € 75,000	4.50%
€ 75,000 – € 200,000	4.00%
€ 200,000 – € 500,000	3.50%
> € 500 000	3.00%

2.1.2. Processing Fee (Advanced Loan):

Advanced processing fee applicable to Standard Loans, consisting of a percentage increase on top of the Standard Fee based on the factors described below.

$$\begin{aligned} & [\% \text{ Advanced Processing} \\ & = \% \text{ Standard Processing} + \% \text{ Increment}] \end{aligned}$$

Advanced Service fee Processing		
Promoter Headquarters	Project Security /Location	Increment
European Union	European Union (other)	Standard +0.5%
European Union	Outside the European Union	Standard +1.0%
Outside the European Union	Outside the European Union	Standard +2.0%

2.2. LOAN SERVICING FEE:

Service fee equivalent to a percentage of the outstanding principal amount (equivalent annual rate).

Service fee charged together with the periodic instalment to be paid in accordance with the payment schedule in force for the loan and is levied on the outstanding principal in the respective period.

2.2.1. Servicing Fee (Standard Loan):

Servicing fee applicable to Standard Loans.

Funded capital	"Standard" Servicing Commission
Any amount	1,00%

2.2.2. Servicing Fee (Advanced Loan):

Fixed-base servicing fee applicable to Advanced Loans.

Advanced Servicing Service fee		
Promoter Headquarters	Project Security/ Location	Advanced Servicing Service fee
European Union	European Union (other)	1,00%
European Union	Outside the European Union	1,50%

3. Other Service fees

Throughout the duration of the services, the following fees may apply:

Services associated with the management of direct debit declined due to lack of funds available in the virtual wallet	25€
Loan Restructuring Processing	0.5% of the outstanding capital, with a minimum limit of €100
Processing of overdue loan installments	25€
Early repayment of the loan	Free
Circularization of Balances (Balance Position Report)	25€ per order

Manual consultation of available elements in the Promoter dashboard	25€ per order
Resolving Direct Debit Disputes	€50 per disputed direct debit.
Immediate withdrawal of funds	€0.50

4. Costs in the event of breach of contract

- Judicial and out-of-court recovery of non-performing loans: full allocation of recovery costs, including court costs, reimbursement of lawyers' and bailiffs' fees and party costs.

Investors

Creating an account on Goparity is free, as is loading the virtual wallet, as well as making investments (by borrowing) through the platform.

Goparity Investor Account Creation	Free
Topping up the virtual wallet via bank transfer	Free
Investment (lending):	Free
Withdrawal of funds from the virtual wallet in the SEPA area after making investments	Free
Withdrawal of funds from the virtual wallet outside the SEPA area after making a loan	€2.5 per transaction
Withdrawal of funds from the virtual wallet after loading without making a loan	2% of the amount handled
Assignment of loan in progress	1% of the value of the capital maturing
Processing of direct debits of less than €50 in Auto-Investment services*	€0.5 per transaction
<i>* Effective May 1, 2024</i>	
Circularization of Balances (Balance Position Report)	25€ per order

Notes:

- VAT is added to the Service fees referred to in this Price List at the legal rate in force, if applicable.
- Service fees are charged by debiting the balance available in your virtual wallet on Goparity. If the balance is insufficient to carry out the desired operation, you must top up the wallet beforehand.

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