

UAB FINOMARK

FEES FOR THE SERVICES PROVIDED BY THE CROWDFUNDING PLATFORM

1. GENERAL PROVISIONS

1.1. These fees for the services provided (hereinafter referred to as the Fees) by the crowdfunding platform (hereinafter referred to as the Platform) of UAB FinoMark, legal entity code 305538582, registered office address Ulonų st. 5, Vilnius, the Republic of Lithuania (hereinafter referred to as the Operator), hereby indicate the prices of the services provided by the Platform, applicable taxes and other charges, their payment procedure and conditions.

1.2. The Operator shall have the right to agree with the Investors and / or Project Owners (hereinafter referred to as the Users) on any special conditions related to prices and / or taxes (tax reductions, increases, exemptions, introduction of new taxes, etc.), which shall apply only to a specific User. Such agreements must be made in writing.

1.3. The Operator shall be completely free by its unilateral decision and without the User's consent not to apply some or all of the Platform fees to all or part of the Users.

1.4. The Operator and the Users may not agree on fees that are mandatory and binding in accordance with the law.

1.5. By concluding the agreement on the use of the FinoMark crowdfunding platform (intended for Investors and Project Owners) (hereinafter referred to as the Agreement), the Users shall also agree with the prices, taxes and other charges set forth in these Fees, their payment procedure and conditions.

2. COMMON SERVICES FOR PLATFORM USERS

- 2.1. Account creation: free;
- 2.2. Account administration: free;
- 2.3. Opening of an account in an electronic money institution UAB NEO Finance: free.

3. FEES APPLICABLE TO INVESTORS

- 3.1. Investor fee: free;
- 3.2. Agreement conclusion, administration fee: free;
- 3.3. Financing transaction suitability for Investor test: free.

4. FEES APPLICABLE TO PROJECT OWNERS

- 4.1. Platform usage fee: free;
- 4.2. One-off financing transaction fee: from 1.5% to 3%*, but not less than EUR 150;
- 4.3. Annual financing transaction administration fee*:
 - 4.3.1. When the Project Owner reliability score A is: -1 to 3%;
 - 4.3.2. When the Project Owner reliability score B is: -1 to 3.5%;
 - 4.3.3. When the Project Owner reliability score C is: -1 to 4%.
- 4.4. Project suitability assessment fee: from EUR 2.99 to EUR 69;
- 4.5. Early repayment fee when part of the Loan or complete Loan is repaid earlier – 2% of the remaining Loan amount to be repaid;
- 4.6. Cancellation fee for the announced Project – 2% of the Loan amount;
- 4.7. Preparation and registration of pledge (mortgage) transaction documents - from EUR 200 to EUR 2000. Notarial fee – according to approved notary fees;
- 4.8. Collateral administration – free;
- 4.9. Payment schedule change fee – EUR 149;
- 4.10. Fee paid to the mentor for the reliability assessment of the Project Owner – EUR 200.

4.11. Preparation of certificates:

4.11.1. Certificate of refusal to finance a business entity: EUR 150;

4.11.2. Other certificates: by agreement, not less than EUR 50.

5. ADDITIONAL FEES FOR PROJECT OWNERS IN THE EVENT OF NON-PERFORMANCE OF OBLIGATIONS

5.1. The penalty to the Operator if the Project Owner is late in making payments under the Loan Agreement (Financing Transaction) shall be considered the minimum loss of the Operator (including, inter alia, losses incurred due to debt collection), which the Operator shall not be required to prove:

Amount of arrears	Amount of the penalty calculated from the amount of arrears for each month of arrears
Penalty rates applicable until the termination of the Loan Agreement	
Up to EUR 5,000	8%
From EUR 5,000 to EUR 50,000	6%
From EUR 50,000 to EUR 100,000	5%
Over EUR 100,000	2%
Penalty rates applicable upon termination of the Loan Agreement	
Up to EUR 5,000	10%
From EUR 5,000 to EUR 50,000	7%
From EUR 50,000 to EUR 100,000	5%
Over EUR 100,000	4%

5.2. Interest on arrears payable to Investors if the Project Owner is late in making payments under the Loan Agreement (Financing Transaction) – interest on arrears shall be equal to the annual interest rate divided by 360 (three hundred and sixty) and shall be calculated on the amount due for each day of delay.

5.3. Fee for non-fulfilment of the Loan disbursement conditions:

Up to 5 days late	2% of the Loan amount
For delays between 5 and 7 days	3% of the Loan amount
In case of delay from 7 days to 10 days	4% of the Loan amount
For delays of 10 days or more	5% + 1% of the Loan amount for each additional 3 days delay

5.4. The Project Owner must additionally cover all the costs incurred by the Operator for the compulsory recovery of obligations – stamp duty, fees applied by notaries, bailiffs, representation costs, etc.

6. OTHER TAXES

6.1. All tax obligations to the State established in legal acts (submission of declarations, transfer of taxes, etc.) must be performed by the Users themselves. The Operator shall fulfil the obligations related to the User

taxes only if the legal acts imperatively stipulate that the taxes must be declared, deducted and transferred to the budget by the Operator.

6.2. Users shall also be required to pay taxes intended to pay for the services provided by third parties. If these taxes are borne by the Operator on behalf of the Users, the Users undertake to reimburse them according to the invoices submitted by the Operator.

7. FINAL PROVISIONS

7.1. The applicable taxes and amounts set forth in these Fees may be deducted from the amounts transferred or returned to the Users, as well as from the User's funds held in the User's accounts with the electronic money institution NEO Finance, AB, which are linked to the Platform. Such write-offs shall be considered duly authorized and the Users hereby agree to this by concluding the Agreement.

*In all cases, the specific applicable one-time fee for concluding a crowdfunding (Loan) agreement (percentage thereof) shall be agreed upon individually in the ranges defined above. The amount of the Fees may be influenced by such factors as: Project Owner's credit score, ease/speed of communication with the Project Owner, number of collateral measures, awarded reputation assessment score.

*In all cases, the specific applicable annual crowdfunding (Loan) agreement administration fee (percentage thereof) shall be agreed upon individually within the ranges defined above. The amount of the fee may be influenced by such factors as: prospects of the Project Owner's business sector, revenue and liabilities, number and value of collateral, mentor's conclusion, reputation assessment score, financial forecast indicators.

