## Röntgen service fees

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Type of service	Service	Fee
General services	Registering on the platform and creating an account	0 EUR
	Managing your user account	0 EUR
	Conclusion of a loan agreement with the borrower (project owner)	0 EUR
	Sale of an investment (claim) on the secondary market, paid by the seller (one-off, paid for one transfer of the claim).	2%. On the nominal value of the investment sold
	Inactive account fee	0 EUR
	Virtual Wallet Withdrawal Fee (charged if the withdrawal is initiated more than once per month)	1 EUR
Services for project owners (borrowers)	Evaluation of a funding application (one-off)	0-1%
	Platform fundraising fee. Paid for the successful funding of a project (one-off)	2-5 % of the amount financed
	Early repayment fee (or part of the loan)	0% of the amount of the pre-paid loan
	Refinancing of a loan with another credit institution - fee payable to the operator (when the loan is repaid before half of the loan term)	0-1% of the amount refinanced
	Minimum interest	Investors are paid 3 months' interest if the loan is repaid before the 3 month period from the effective date of investment
	Annual Compensatory Interest Rate	25%
	Increased interest upon maturity extension	5%
	Penalty for early termination due to the Borrower's fault or breach of the Loan Agreement	1% of the overdue amount (paid to lenders)
	Penalty for late transfer of interest deposit to the project account	10% of the delayed deposit amount (paid to the operator)
	Penalty for late payment of interest (no funds in the account on the due date)	10% of the delayed deposit amount (paid to the operator)
	Consent to sale and/or re-mortgage ( per document)	0 EUR
	Preparation of other documents/permits/approvals	0 EUR
	Services provided by a notary	According to separate notary's fees, paid by the borrower
	Services provided by bailiffs	According to the bailiff's separate fees, the borrower pays
	Loan recovery fee	5% of the amount recovered. Applicable after the recovery procedure has been initiated (from the date of the letter of demand)
	Cost of registering a mortgage or pledge in the registers	based on actual costs, paid by the borrower
	Asset valuation	based on actual costs, paid by the borrower
	Collateral sale proceeds payout fee	for LTV 61 - 70 % (excl. VAT), the proceeds from collateral sales that are requested to pay out are subject to the Platform fundraising fee according to the Platform usage agreement
		for LTV < = $60\%$ (excl. VAT), the proceeds payout fee may be subject to a reduced Platform usage agreement fee