

**RATES APPLICABLE TO NORDSTREET USERS**

| <b>Service type</b>                       | <b>Service</b>   | <b>Tax</b>  |
|---|--|---|
| <b>General services</b>                   | Registering on the platform and creating an account  | 0 EUR   |
|   | Account administration   | 0 EUR   |
|   | Services provided by a payment service partner <sup>1</sup>  | According to individual payment service partner rates   |
|   | Fee due to a customer making an order for an inappropriate purpose without specifying the payment or customer identification information (e.g. making an order without specifying the payment purpose), when<br>The operator identifies the order and the client himself                               | 10 EUR  |
|   | Fee due to an incorrect order made by the client, without specifying the payment or client identification information (e.g. specifying an incorrect or non-determining payment purpose), when the Operator itself does not identify the order and the client and must return the payment to the payer. | 10 EUR  |
| <b>Services for investors</b>             | Possibility of financing the project   | 0 EUR   |
|   | Conclusion of a loan agreement   | 0 EUR   |
|   | Administration of overdue payments by the borrower under the loan agreement <sup>2</sup>   | The Debt Administration Fee is in all cases calculated and paid from the amount that must be finally paid to the Lender (e.g., if personal income tax is deducted from the amount of compensatory interest payable to the Lender in accordance with applicable legal acts, the Debt Administration Fee is calculated from the corresponding lower amount that remains after the deduction of personal income tax) and in all cases is equal to 50 percent of the compensatory interest actually receivable by the Lender. |
|   | Fee to the operator for the transfer of the right of claim on the secondary market (one-time, for one transfer of the right of claim). This fee is paid to the operator by the seller of the right of claim.   | 2% of the transferable claim price <sup>3</sup>   |
| <b>Services for borrowers<sup>4</sup></b> | Evaluation of the submitted application (one-time) <sup>4</sup>  | 250 EUR   |
|   | Operator fee (one-time)  | 1-8% of the amount financed during the project (agreed individually)  |
|   | Contract termination fee (one-time) <sup>5</sup>   | 5% of the remaining loan amount   |
|   | Settlement agreement fee (one-time) <sup>4</sup>   | 1-8% of the debt amount (agreed individually)   |
|   | Fee for early repayment of the loan (or part thereof) <sup>6</sup>   | 0.5% of the loan amount repaid in advance   |
|   | Compensatory interest for late payment of a periodic payment <sup>7</sup>  | 0.4% per day of the overdue payment amount  |
|   | Late payment fee <sup>8</sup>  | 50 EUR<br>150 EUR   |

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| Monthly administration fee <sup>9</sup>  | 29 EUR   |
| Fee for the operator when concluding a mortgage (pledge) transaction (administration and storage of the transaction) (per document)                                    | 290 EUR  |
| Fee to the operator for preparing a reconciliation act   | 50 EUR   |
| Fee to the operator for the loan balance reconciliation act  | 50 EUR   |
| Fee to the operator for changing a mortgage (pledge) transaction (change administration) (per document)  | 150 EUR  |
| Fee to the operator for consent to deregister part/all of the mortgage (pledge) (for one document)   | 150 EUR  |
| Fee to the operator for performing mortgage deregistration actions for the borrower (going to the notary)  | 100 EUR  |
| Fee to the operator for consent to the sale and/or re-mortgage of pledged property (per document)  | 150 EUR  |
| All services provided by a notary (e.g. notary fee for approval and registration, amendment, deregistration of a mortgage/pledge agreement, any other notary services) | Paid by the borrower according to individual notary fees |
| Services provided by a bailiff   | Borrower pays according to individual bailiff rates      |

<sup>1</sup> The payment service partner used by the Operator is UAB "NS Pay" (legal entity code: 305652931; registered office address: Vašingtono a. 1- 62, Vilnius). Please note that if the Platform User uses the services of another payment service provider, i.e. payment services not provided by the Operator's selected payment service partner (UAB "NS Pay"), when performing payment transactions for Users, the Operator has the right to deduct the cost of the relevant payment transactions from the payment transactions performed.

<sup>2</sup> The fee is paid by the investor (lender) to the platform operator if the borrower fails to fulfill his financial obligations under the loan agreement. In such a case, the platform operator incurs additional administration costs. The debt administration fee is paid only after the recovery of compensatory interest (part thereof) from the Borrower under the Loan Agreement (including when the Borrower pays compensatory interest (part thereof) after the Operator's request and in other cases).

<sup>3</sup> From the amount for which the right of claim is transferred on the secondary market (ie from the sale price of the right of claim on the secondary market).

<sup>4</sup> The prices of services for borrowers are indicated without value added tax. Value added tax is applied (added) to the prices paid by borrowers in accordance with the procedure established by the Law on Value Added Tax of the Republic of Lithuania and other legal acts regulating the payment of state taxes. The fee paid by the borrower depends on the competitive environment, the amount of the loan sought, the period, the attractiveness and continuity of the project. The exact fee paid by the borrower is determined by a separate agreement between the operator and the borrower.

<sup>5</sup> The fee is paid by the borrower to the platform operator if the loan agreement is terminated due to the borrower's (or guarantor's) default. In such a case, the platform operator incurs additional administrative costs.

<sup>6</sup> The borrower pays the platform operator a fee for administrative actions if the borrower repays the loan amount (or part of the loan amount) before the specified deadline.

<sup>7</sup> The fee is paid by the borrower to the investor for each day of delay in the overdue payment. The fee is calculated on the amount of the overdue payment.

<sup>8</sup> The fee is paid by the borrower to the operator each time the borrower delays (fails to fulfill or improperly fulfills) the payment of his/her monetary obligation under the loan agreement. In case of delay of more than one payment period, the penalty for the first late period is €50, and for subsequent late periods the penalty is €150.

<sup>9</sup> The monthly administration fee is paid each month until the obligations under the Loan Agreement are fully fulfilled. The monthly administration fee is included in the total monthly amount payable or the operator issues a separate invoice, which is sent to the contacts specified by the Borrower.