

NORDSTREET USER RATES APPLY

Type of service	Service	Tax
General services	Registering on the platform and creating an account	0 EUR
	Account administration	0 EUR
	Services provided by the payment service partner ¹	According to the separate rates of the payment service partner
	A charge due to a customer's misdirected order without specifying the payment or identifying information of the customer (e.g., making the order without specifying the purpose of the payment) when The operator himself identifies the order and the client	10 EUR
	Fee due to an order made by the customer for the wrong purpose, without specifying the payment or the customer's identifying information (for example, specifying the wrong one, or without specifying the purpose of the payment), when the Operator himself does not identify the order and the customer and must return the payment to the payer.	10 EUR
Services for investors	Possibility of financing the project	0 EUR
	Conclusion of the loan agreement	0 EUR
	Administration of overdue payments of the borrower under the loan agreement ²	In all cases, the debt administration fee is calculated and paid from the amount that must be finally paid to the Lender (e.g. if the resident's income tax is deducted from the compensatory interest amount payable to the Lender in accordance with the applicable legislation, the Debt administration fee is calculated from the corresponding lower of the amount that remains after deducting the resident's income tax) and in all cases is equal to 50 percent. compensatory interest actually receivable by the Lender.
	Fee to the operator for the transfer of the right of claim in 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 price of the transferable right of claim ³
Services for borrowers⁴	Evaluation of the submitted application (one-time)	250 EUR
	Operator fee (one-off)	3-6% of the amount financed during the project (agreed individually) ⁵
	Contract termination fee (one-off) ⁶	5% of the remaining loan amount
	Fee for early repayment of the loan (or its part) ⁷	0.5% of the pre-paid loan amount
	Compensatory interest in case of late payment of periodic installment ⁹	0.4% per day from the overdue payment amount
	Obligation delay fee ⁸	50 EUR 150 EUR
	Monthly administration fee ⁹	29 EUR

Fee for the operator when concluding a mortgage (pledge) transaction (administration and storage of the transaction) (for one document)	290 EUR
Fee to the operator for the preparation of an act of reconciliation of mutual settlements	50 EUR
Fee to the operator for the act of reconciliation of the loan balance	50 EUR
Fee for the operator when changing the mortgage (pledge) transaction (change administration) (for one document)	150 EUR
Fee to the operator for consent to deregistration of part/full 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-mortgaging of the pledged property (per document)	150 EUR
All services provided by a notary (e.g. notary fee for approval and registration, exchange, deregistration of a mortgage/pledge agreement, any other notary services)	The borrower pays according to separate notary fees
Bailiff services	Borrower pays according to separate bailiff rates

¹ The payment service partner used by the operator is UAB "NS Pay" (legal entity code: 305652931; registered office address: 1-62 Vašingotino a., Vilnius). Please note that if the Platform User uses the services of another payment service provider, i.e. the payment services provided by a payment service partner other than the Operator's chosen payment service partner (UAB "NS Pay"), when the Users perform payment transactions, the Operator has the right to deduct the cost of the corresponding payment transactions from the payment transactions performed.

² The fee is paid by the investor (lender) to the platform operator, if the borrower does not fulfill his financial obligations according to the loan agreement. In this case, the platform operator incurs additional administration costs. The debt administration fee is paid only after collecting compensatory interest (part thereof) from the Borrower in accordance with the Loan Agreement (including payment of compensatory interest (part thereof) to the Borrower after the Operator's request and in other cases).

³ From the amount for which the right of claim is transferred in the secondary market (ie from the price of selling the right of claim in the secondary market).

⁴ Service prices for borrowers are indicated without value added tax. The value added tax is applied (added) to the rates paid by the borrowers in accordance with the procedure provided by the Value Added Tax Law of the Republic of Lithuania and other legal acts regulating the payment of state taxes. ⁵ The fee paid by the borrower depends on the competitive environment, the size of the loan sought, the period, the attractiveness and continuity of the project. The exact fee payable by the borrower is determined by a separate agreement between the operator and the borrower.

⁶ The fee is paid by the borrower to the platform operator, if the loan agreement is terminated due to non-fulfillment of the obligations of the borrower (or persons securing the obligation). In this case, the platform operator incurs additional administration costs.

⁷ The fee is paid by the borrower to the platform operator for administrative actions, if the borrower repays the loan amount (or part of the loan amount) before the set deadline.

⁸ The fee is paid by the borrower to the operator every time the borrower delays (fails to fulfill or fails to fulfill properly) the payment of his monetary obligation according to the loan agreement. If you are late for more than one payment period, the fine for the first late period is €50, and for subsequent late periods the fine is €150.

⁹ The monthly administration fee is paid every month until the full fulfillment of the obligations under the Loan Agreement. 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

¹⁰ The fee is paid by the borrower to the investor for each day of delay in the overdue payment. The tax is calculated from the overdue amount of the installment.