

# GOPARITY

## Pricing

### 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.

Depending on the geographies or complexity of the project, additional fees may apply.

#### 1. Service fees applicable to the account opening process

- a. Account opening: Free
- b. Loan analysis: Free
- c. Virtual wallet top-up: Free
- d. Transfer of funds after campaign funding (from investors' wallet to the promoter's wallet): Free

#### 2. Crowdlending services

The fees and commissions applicable to the services depend 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"><li>Loans to Promoters based in the EU/EEA to develop projects in the country where they are based, with or without associated collateral subject to the jurisdiction of that same country.</li></ul>	<ul style="list-style-type: none"><li>Loans for Promoters based outside the EU/EEA; and/or,</li><li>Loans for projects to be implemented outside the EU/EEA; and/or,</li><li>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</li><li>In general, for financing operations whose characteristics require risk analysis, legal and/or tax auditing of increased complexity by Goparity.</li></ul>

# GOPARITY

## 2.1. Loan processing commission:

Up to 7% of the financed capital, with a minimum limit of € 500 according to the table below.

This Service commission is charged at the time of transfer of the funds raised through each campaign promoted on Goparity.

### 2.1.1. Standard loan processing commission:

Raised capital	Standard loan processing commission
< € 50.000	5,00%
€ 50.001 — € 100.000	4,50%
€ 100.001 — € 250.000	4,00%
€ 250.001 — € 500.000	3,50%
> € 500.000	3,00%

### 2.1.2. Advanced loan processing commission:

A percentage increase on top of the Standard Loan Processing Commission based on the factors described below.

Promoter headquarters	Project security /location	Increment
European Union	European Union (other)	0,5%
European Union	Outside the European Union	1,0%
Outside the European Union	Outside the European Union	2,0%

*[Advanced loan processing commission = Standard loan processing commission + Increment]*

# GOPARITY

## 2.2. Loan servicing commission:

Service fee equivalent to a percentage of the outstanding principal amount. Charged together with each periodic instalment in accordance with the payment schedule.

### 2.2.1. Standard loan servicing commission:

Funded capital	Standard loan servicing commission
Any amount	1,00%

### 2.2.2. Advanced loan servicing commission:

Promoter headquarters	Project security/location	Advanced loan servicing commission
European Union	European Union (other)	1,00%
European Union	Outside the European Union	1,50%
Outside the European Union	Outside the European Union	1,50%

## 2.3. Other crowdlending service fees and commissions

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

Service	Fee/commission
Services associated with the management of direct debit declined due to lack of funds available in the virtual wallet	€ 50
Loan restructuring processing (including partial early repayment)	0,5% of the outstanding capital, with a minimum limit of € 100
Processing of overdue loan installments	€ 50
Full early repayment of the loan	€ 250
Circularization of balances (Balance Position Report)	€ 25 per order
Manual consultation of any elements available in the Promoter dashboard	€ 25 per order
Resolving direct debit disputes	€ 100 per disputed direct debit

### 3. Crowdequity services

The following service fees and commissions apply to equity financing operations facilitated through the Goparity platform.

Service	Fee/commission
Any SPV creation	€ 2.000 (one-off)
SPV management	€ 1.000 per year
Campaign publication	€ 1.500 (charged prior to campaign launch)
Success fee	6% of total capital raised

Note:

- For Crowdlending:
  - In the event of a breach of contract, all judicial and out-of-court costs relating to non-performing loans, including court costs, lawyers' fees, bailiffs' fees and party costs, shall be borne exclusively by the Promoter.
  - A cancellation fee of € 1.000 (one thousand euros) shall be payable by the Promoter in the event of cancellation of the crowdlending campaign for reasons not attributable to Goparity.
- For Crowdequity:
  - The Campaign publication fee is deducted from the Success commission upon successful conclusion of the campaign. This fee is also applicable if the promoter elects to cancel the campaign prior to its full funding.
- VAT is added to the Service fees and commissions referred to in this Pricing list at the legal rate in force, if applicable.

## Investors

### 1. Service fees applicable to the account opening process

- a. Account opening: Free
- a. Virtual wallet top-up: Free
- b. Transfer of funds to promoter after campaign funding: Free

### 2. Crowdlending services

Service	Fee/Commission
Investment	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 investment	€ 2,5 per transaction
Assignment of loan in progress	1% of the value of the capital outstanding
Processing direct debits of less than € 50 in Auto-Investment services	€ 0,5 per transaction
Circularization of balances (Balance Position Report)	€ 25 per order
Annual inactivity fee (as defined in the Goparity's Terms and Conditions)	€ 36

### 3. Crowdequity services

The following service commissions apply to equity investments made through the Goparity platform.

Service	Commission
Investment commission	1,5% of invested capital (minimum € 2, maximum € 500)
Carry (Goparity share of investor gains upon exit)	10% of investor profit

#### Note:

POWER PARITY, S.A., tax and corporation no. 514373822 - Rua Filipe Folque, n.º 2 – 1.º andar, 1050-110 Lisbon, PT  
 Managing entity of the crowdfunding platform [www.goparity.com](http://www.goparity.com),  
 Registered with the [CMVM](#), under Regulation (EU) 2020/1503, of October 7, 2020

# GOPARITY

- For crowdlending, Service fees and commissions 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.
- VAT is added to the Service fees and commissions referred to in this Pricing list at the legal rate in force, if applicable.

**Last updated: April 2026**