

PRICING

Borrowers

Opening an account on the Goparity Platform and submitting a loan application is free. An Origination Fee is charged to the borrower upon the successful closing of a loan, and a Servicing Fee is charged in conjunction with the periodic repayment instalments to Lenders.

Borrower fees may include:

- Opening an account: Free
- Origination Fee is equal to a percentage of the financed capital, with a minimum limit of \$1000. This fee is charged when the funds are released and is calculated based on the following pricing intervals:

Financed Capital (Intervals)	Origination Fee
<\$50,000	5%
\$51,000 - \$200,000	4.5%
>\$201,000	4%

- Servicing Fee is equal to an annualized rate of 1% of the outstanding principal balance of the corresponding Borrower Loan at the time of repayment along with principal and interest.
- Unsuccessful Payment Fee of \$50 or such lesser amount permitted by law may be charged Goparity's direct debit from a Borrower Account is rejected due to a lack of funds.
- Late Processing Fee of \$50 or such lesser amount permitted by law may be charged to the Borrower when the overdue payment is made.
- Processing of loan restructuring: Equal to 0.5% of the value of the outstanding capital, with a minimum limit of \$150
- Judicial and extrajudicial reorganization of a loan in default: Full credit for the reorganization costs
- Early amortization of the loan: Free

Investors

Opening an account at Goparity is free, as well as topping up your account and purchasing notes (investing).

- Opening an account: Free
- Top up a wallet with funds: Free
- Purchasing notes on the Goparity Platform (investing): Free
- Withdrawal of funds from wallet after a top-up without purchasing notes: 1%

Last updated: 20th of June 2023