

## Price list of the express collection service

<b>Activation fee</b>	<b>€0</b>
<b>Annual charge</b>	<b>€0</b>
<b>Voluntary collection</b>	<b>5%*</b>
<b>Legal collection</b> (including the preparation of an application for summons)	<b>5%*</b> + official fees
<b>Long-term debt surveillance</b>	<b>30%</b>

\*The provision is calculated from the successfully collected total amount. Value added tax will be added to the provision.

The debtor will be demanded to compensate collection costs in accordance with the Debt Collection Act and legal expenses in accordance with the decree of the Ministry of Justice. The accrued funds will first be allocated to the overdue interest and credit interest on each claim and then to the capital and reminder costs, and finally to collection costs and legal expenses. We will invoice an amount equalling collection costs and legal expenses from the customer at the same pace as the debtor's payments are allocated to collection costs and legal expenses. Regardless of the allocation of payments, invoicing will be implemented by means of setoffs. In addition, we will invoice legal fees charged by the district court from Lowell separately from the customer in legal collection and the execution fees charged by the execution authority from Lowell separately from the customer in execution proceedings.

### Other charges

We will charge €10 for completing missing information related to the assignment if we need to contact the client in order to complete the information.

For cancelled assignments, we will charge €15 in consumer collection and €20 in business collection.

If the customer so wishes, Lowell's legal department will investigate any disputes concerning claims. If, based on the investigation, the legal department finds it expedient to continue processing the matter, it will take care of managing the extensive judicial process. This includes the preparation of documents, participation in court sessions and potential negotiations for a settlement. We will charge €200 per hour for the management of disputed claims. An advance payment may be collected from the customer. Any actions will always be separately agreed upon with the customer beforehand.