

PRICE LIST OF INTERNET PORTAL www.zltymelon.sk

I. Fees and charges for investors

Fee for investment maintenance - Standard / CashFree (charged on the monthly installment of a loan)	1.0 % / 0.33 % (minimum 0.01 EUR)
Sale of an investment to another investor (charged on the amount of the investment sold)	1.5 % (minimum 0.01 EUR)

II. Fees and charges for borrowers

Loan Fees

Fee for issuing a loan rating AA (from loan amount; one-time + monthly during the duration of the loan)	2.90 % + 0.08 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan rating A (from loan amount; one-time + monthly during the duration of the loan)	3.50 % + 0.15 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan rating B (from loan amount; one-time + monthly during the duration of the loan)	4.10 % + 0.25 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan rating C (from loan amount; one-time + monthly during the duration of the loan)	4.70 % + 0.30 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan rating D (from loan amount; one-time + monthly during the duration of the loan)	5.10 % + 0.40 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan rating D- (from loan amount; one-time + monthly during the duration of the loan)	5.60 % + 0.45 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan rating HR (from loan amount; one-time + monthly during the duration of the loan)	6.10 % + 0.60 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan CashFree Housing and CashFree Hypo (from loan amount; one-time + monthly during the duration of the loan)	3.5 % + 0.08 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan CashFree Real estate (from loan amount; one-time + monthly during the duration of the loan)	Loan < 50 001 €: 3,5 % + 0,08 % Loan 50 001 € - 125 000 €: 3,0 % + 0,06 % Loan 125 001 € - 175 000 €: 2,5 % + 0,05 % Loan 175 001 € - 225 000 €: 2,0 % + 0,04 % Loan > 225 000 €: 1,5 % + 0,03 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan CashFree Parking (from loan amount; one-time + monthly during the duration of the loan)	3.5 % + 0.15 % + Transaction fee * (minimum 30.00 EUR)
Fee for issuing a loan CashFree Purchase	according the appendix of Price list + Transaction fee *
Early repayment fee - CashFree Housing and CashFree Hypo (of the remaining loan balance)	0.50 %
Early repayment fee - other loans (of the remaining loan balance; up to 12 months before the loan maturity / more than 12 months before the loan maturity)	0.50 % / 3.00 %
Fee for extraordinary repayment of the loan (from the amount of the extraordinary installment)	1.50 %

Penalties - in case of late loan repayment

Charge for late loan repayment (based on the standard loan repayment amount; charged for each month that that a repayment is behind schedule)	Repayment	Penalty
	< 50 €:	5,00 €
	50 € - 100 €:	10,00 €
	100 € - 150 €:	15,00 €
	150 € - 200 €:	20,00 €
	200 € - 250 €:	25,00 €
	250 € - 300 €:	30,00 €
	300 € - 350 €:	35,00 €
	350 € - 400 €:	40,00 €
	400 € - 450 €:	45,00 €
	> 450 €:	50,00 €
Charge for sending a payment reminder via email		6.00 EUR
Charge for sending a payment reminder via SMS		6.00 EUR
Charge for a telephone payment reminder		8.00 EUR

Charge for sending a payment reminder via post	30.00 EUR
Charge for sending an agreement on salary deductions to the employer	10.00 €
Charge for passing a debt to a collections agency to enforce a claim (of the outstanding past due amount)	18.00 %
Administrative charge for defaulted loan	15.00 €
Charge for determination of an alternative payment schedule for the loan	15.00 €
Charge for filing a claim in a case of bankruptcy	30.00 €

Cadastral fees

Conversion of documents into electronic form for the real estate cadastre for CashFree Hypo loans	15.00 €
Conversion of documents into electronic form for the real estate cadastre for CashFree Real estate loans	50.00 €
Submission of a proposal for a deposit in the real estate cadastre electronically	50.00 €
Submission of a proposal for a deposit in the real estate cadastre	100.00 €

III. General charges

Withdrawal of funds from a Žltý melón account (transfer to a bank account specified by the user)	0.20 EUR + Transaction fee *
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* Transaction fee: 0.04% of amount, maximum 40 € (due to the introduction of a transaction tax)

VAT is included in the price of all listed fees and charges.

Prices listed here are valid from 1.4.2025