



Information on ex-ante costs and associated charges

This document sets out costs and associated charges paid for investment and ancillary services provided by Nectaro on the Platform. Information has been prepared in accordance with Article 50 of Commission Delegated Regulation (EU) 2017/565 and Article 24(4) of Directive 2014/65/EU of the European Parliament and of the Council. This is not a marketing material.

Costs and associated charges related to the financial instruments

Cost items to be disclosed		Examples	Amount charged by Nectaro
One-off charges	All costs and charges (included in the price or in addition to the price of the financial instrument) paid to product suppliers at the beginning or at the end of the investment in the financial instrument	Front-loaded management fee, structuring fee, distribution fee	EUR 0
Ongoing charges	All ongoing costs and charges related to the management of the financial product that are deducted from the value of the financial instrument during the investment in the financial instrument	Management fees, service costs, swap fees, securities lending costs and taxes, financing costs	EUR 0

All costs related to transactions	All costs and charges that incurred as a result of the acquisition and disposal of investments	Broker commissions, entry and exit-charges paid by the fund, mark ups embedded in the transaction price, stamp duty, transactions tax and foreign exchange costs	EUR 0
Incidental costs		Performance fees	EUR 0

All costs and associated charges charged for the investment services and/or ancillary services

Cost items to be disclosed		Examples	Amount charged by Nectaro
One-off charges related to the provision of an investment service	All costs and charges paid to the investment firm at the beginning or at the end of the provided investment service(s)	Deposit fees, termination fees and switching costs	EUR 0
Ongoing charges related to the provision of an investment service	All ongoing costs and charges paid to investment firms for their services provided to the client	Management fees, advisory fees, custodian fees	EUR 0

All costs related to transactions initiated in the course of the provision of an investment service	All costs and charges that are related to transactions performed by the investment firm or other parties	Broker commissions, entry and exit-charges paid to the fund manager, platform fees, mark ups (embedded in the transaction price), stamp duty, transactions tax and foreign exchange costs	EUR 0
Any charges that are related to ancillary services	Any costs and charges that are related to ancillary services that are not included in the costs mentioned above	Research costs Custody costs	EUR 0
Incidental costs		Performance fees	EUR 0

Inducements

In providing investment services, Nectaro receives commissions from third parties which could be considered as incentives. These incentives are used to improve the quality of investment services provided to investors. The fee structure for the investor and the profitability of the investment are not affected by these incentives.

Nectaro is entitled to certain fee from the Loan Originator depending on the volume of the outstanding Notes purchased by investors. The fee depends on the agreement between the Loan Originator and Nectaro. Fee is calculated on a monthly basis based on daily total outstanding Notes purchased by investors every calendar month. The payment is charged monthly.

Cumulative effect of costs and charges for investments in Notes

Annual return (%)	Annual investment amount (EUR)	Total income (average annual return) after fees		
		1 year (EUR)	2 years (EUR)	3 years (EUR)
12%	1000	1120	1240	1360
0%	1000	1000	1000	1360
-12%	1000	880	760	640

Calculations stated in the cumulative effect example are used for illustration purposes only in order to show the cumulative effect of costs and charges on return in case of positive (12%), neutral (0%) and negative (-12%) performance scenarios. These scenarios are not guaranteed and under no circumstances should be regarded as indicators of future performance.