

Schedule of Fees - Investors

Fee Type	Rate	Remarks
Commission	20% of interest paid by Borrowers	Fees charged by Smartfunding for facilitating and maintaining loan on our Platform. This fee is only payable by Investors if the interest is repaid to Investors.
Deposit fee	Nil	We do not charge any deposit fee. However, there may be deductions by intermediary banks, which will be borne by the Investors.
Withdrawal fee	Nil	We do not charge any withdrawal fee. However, there may be deductions by intermediary banks, which will be borne by the Investors.