

General Terms and Conditions

1. The brokerage contract between the client and the contractor, CONFIDEX GmbH, is concluded either by utilising our brokerage services or by written agreement.
2. The client expressly agrees that CONFIDEX GmbH, Managing Director Jörg Kommer, is authorised to process the necessary personal data of the client in accordance with the statutory regulations in order to fulfil its obligations.
3. The client is not authorised to commission other brokers with brokerage and/or handling activities relating to the contractual property. In the event of a culpable breach of this provision, the client shall be liable to us for any damages incurred as a result.
4. Financing is processed on the basis of the information and data provided to CONFIDEX GmbH by its contractual partners or other authorised parties. No liability is assumed for this.
5. Provided there is no conflict of interest, CONFIDEX GmbH is also authorised to act for the other party to the main contract subject to commission.
6. The client hereby declares his express consent to telephone calls and e-mail correspondence on your part for the purpose of advice and information on financing offers. Should I no longer agree to this, I will inform CONFIDEX GmbH, Managing Director Jörg Kommer, in writing.
7. All disputes arising from the contractual relationship must be brought before the court with jurisdiction for the registered office of CONFIDEX GmbH.
8. The client hereby agrees that CONFIDEX GmbH will charge € 25.00 plus VAT for the preparation of a concrete financing offer with expected binding approval. Invoicing is independent of a financing commitment from our financing partners. Approval cannot be guaranteed in the event of insufficient creditworthiness.
9. The client hereby agrees that CONFIDEX GmbH will charge a one-off binding lump sum of 2% of the net acquisition value of the object, but at least EUR 150.00, for the financing transaction. This lump sum is also due if the financing commitment or the order has been placed but the contract has not been concluded for other reasons for which we are not responsible.
10. The cooperation between the client and the contractor is bound by the service contract. The service contract covers our services that arise during the contractual term of the financed properties and for future financing and amounts to € 5.00 per month plus VAT for each active contract. If the service contract is not signed, the following individual services plus VAT will be payable if required:

Services	Remuneration (net)
Supplier is located abroad	120,00 €
Special processing	200,00 €

Redemption offer	100,00 €
2. object change	90,00 €
2. parameter change	90,00 €
Reserve authorisation with the financier	50,00 €
Reserve objects with the supplier	50,00 €
Complicated financing with and without success, e.g. when several financiers have to be contacted	250,00 €
Obtain the documents required by the financier from the tax consultant	25,00 €
Clarify accounting issues with your tax advisor	75,00 €
Settlement of insurance claim	100,00 €
Processing of returned direct debits	25,00 € per return debit note
Creditreform radar (monitoring and information on supplements)	100,00 €
Creditreform services	600,00 € when contact is made and plus 1 % of the property acquisition value if successful
Property search according to customer criteria	1 % of the property acquisition value but at least 600,00 €
Personal support for general queries about existing contracts	Hourly fee in the amount of 50,00 € / hour

11. The client hereby agrees that a commission of 4 % of the loan amount will be charged when arranging a commercial loan or working capital loan (non-earmarked unsecured loan).
12. If the contract is cancelled after the contract documents have been signed, a flat-rate cancellation fee of EUR 500,00 plus VAT will be charged.
13. If changes are requested by the client after a binding offer has been made, a flat-rate change fee of EUR 20,00 plus VAT will be charged. This point does not apply in the case of a signed service contract.
14. The client hereby agrees that CONIFDEX GmbH may charge an hourly fee of €150.00 per hour plus statutory VAT for complex financing processing instead of a binding lump sum for expenses in accordance with Section 9. This fee shall also be due if we have processed the financing but the contract has not been concluded for other reasons for which we are not responsible. A complex

financing transaction is deemed to exist in particular in the case of an international reference, several suppliers of a financing object or if additional collateral is required. CONIFDEX GmbH decides on the existence of complex financing processing at its own discretion.