

List of Prices and Services

This list of prices and services applies to certain services in the contractual relationship between Fabit and the user.

1. Prices for the Basic Version

The basic version is free of charge. It contains the following services, among others:

- The creation of a digital budget book with which the user can document and check income and expenses,
- a function with which budgets and installment plans can be created on the basis of the entries in the budget book for the purpose of debt reduction,
- the user can determine his debt level based on his entries in the budget book,
- regular actions and challenges in the app for the purpose of incentivizing certain behaviors of the user that serve the user's financial stability,
- the user can document his (financial) progress and make it visible to other users (diary function),
- the user can invite other people to use the app or share certain content (e.g. actions) with third parties, the user can comment and like visible content on the app,
- the bank account connection of the user's own account with the app
- and the user can access financial education content (e.g. articles) in the app and on the website.

2. Prices for the Premium Version

The premium version is expected to cost 5,- Euro per month incl. VAT ("monthly fee"). It is currently not available. There is no entitlement to the premium version. The premium version is expected to include the following services in addition to the services of the basic version:

- Digitization of mail, incoming documents and invoices ("digitized documents") and making the digitized documents available for download by the user,
- evaluation of the digitized documents and communication of recommendations for debt reduction,
- risk analysis of debts,

- preparation of installment payment plans,
- providing templates for communication with creditors,
- forwarding information stored in the app to lawyers and debt advisors
- and triggering payments from one's account for the purpose of paying off debt.

3. Prices for Third-Party Services and for One-Time Services of the Premium Version

Third-party services and one-time services of the premium version are currently not available. Fees may be charged for third-party services ("third-party fees"), as well as for one-time services of the premium Version ("other fees").

Users will be informed in the app of fees incurred prior to any chargeable use of services for which third-party fees and other fees ("other costs") are incurred.

4. Costs for Remote Means of Communication

Users will not be charged for costs incurred by means of remote communication.

5. Collection Fees

If monthly fees or other charges cannot be collected, the user shall bear all costs incurred as a result, insofar as the user is responsible for the event causing the costs. If the user fails to pay fees or if payments made are charged back, Fabit is entitled to block access to individual or all Fabit services.

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