

Plain Finance.

Prices for advisers

DRAFT for legal review, not final · As of 29 September 2026

One price list for everyone, set by the kind of request, never by who you are. Clients never pay us, and what you pay never decides who gets a request.

Nothing is charged yet. We'll tell you at least 30 days before the first charge, and you can leave at no cost before it applies.

Per request

Mortgage brokers (§ 34i GewO; financing experts to clients) and insurance brokers (§ 34d Abs. 1 GewO): the price below for each request you take, and nothing for those you only view or pass on.

Per request taken	Band	List price	Founders: first year
Mortgage (buying, refinancing or buy-to-let)	loan under €250,000	€100	€50
Mortgage (buying, refinancing or buy-to-let)	loan €250,000 to €500,000	€175	€87.50
Mortgage (buying, refinancing or buy-to-let)	loan over €500,000	€300	€150
Public or private? (the which-system question) €0 when you take it on; the private-insurance price only if the client then takes out a private policy through you (follow-on rule).	—	€0	€0
Private health insurance (PKV)	—	€150	€75
Other private health cover (supplementary, student or expat)	—	€40	€20
Disability, life or pension insurance	—	€100	€50
Public health insurance only (GKV)	—	€0	€0
Property and liability insurance	—	€0	€0
Arriving, studying or leaving Germany (the insurance check)	—	€0	€0

Access

Fee-only advisers and pension advisers (Rentenberater): a flat monthly fee, the same whichever requests you take, and nothing per request.

Monthly fee: To be announced, at least 30 days ahead

The rules

Founders	The first 10 advisers to join pay 50% of every price and of the access fee for one year, starting when charging begins or they activate, whichever is later. Full list prices apply after that. Monthly access fees use the price at the start of the month. A free place pays nothing.
Mortgage bands	The band follows the loan in the client's own figures when you take the request: the price plus purchase costs, less own funds. No loan given: the lowest band.
Corrections	Within 7 days of taking a request, correct it to a cheaper topic or band and the difference is credited. Figures outside your limits: credited in full.
24 months	A client we introduce stays our introduction for 24 months. A pricier topic with them in that time costs the difference to the highest price you already paid for them.
No passing on	Never add what you pay us to the client's bill.
Invoices	One a month, by email or post as you choose. Pay by bank transfer within 14 days.
VAT	No VAT is charged: Plain Finance is a small business under § 19 UStG (Kleinunternehmerregelung).

The participation terms, section 6, have the full rules and govern.