

BENEFITS FOR OUR MEMBERS

In our cooperative, the flats are owned by all members.

- This enables us to guarantee a high level of security for the existence of the flats and the terms of use. Members have a lifelong right of residence in a cooperative flat.
- Long-term usage fees (rents) are invested in the maintenance and further development of the housing stock.
- Those living at GWG appreciate the sense of community and good neighbourly relations. Most of our members live in houses with few residents and personal, established structures.
- Our service is geared towards our members' individual needs. We offer a wide range of services beyond housing.
- Our members have the opportunity to influence company policy by electing representatives. The cooperative's highest executive body is the representatives' meeting.

YOUR CONTACT PERSONS



Housing and membership advice

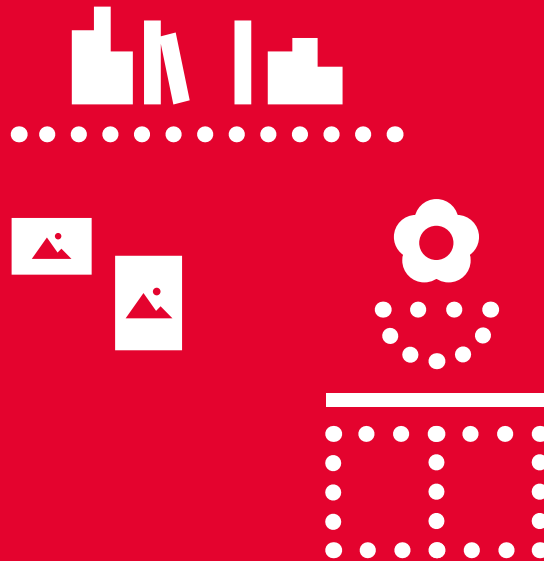
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Rent and share accounting

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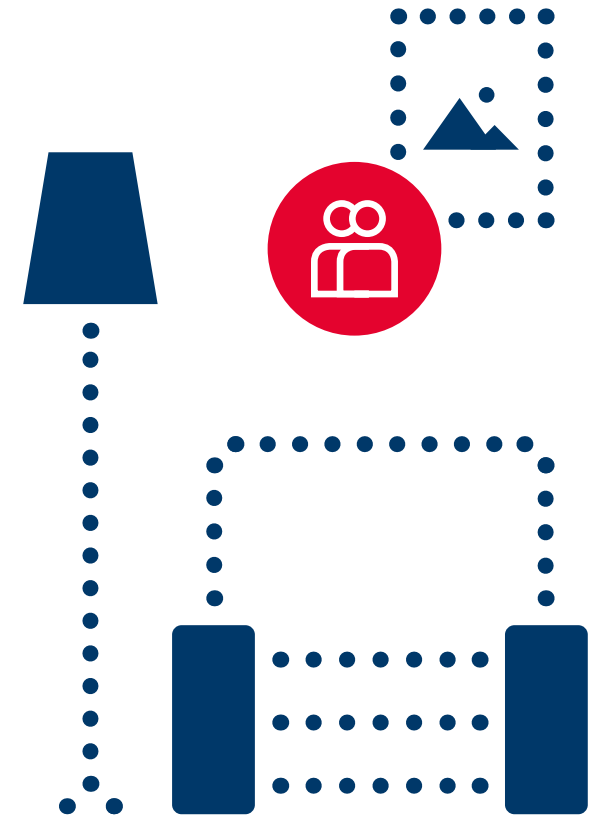
Further detailed information about your rights and obligations as GWG members can be found in our rules. Please contact us.



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BECOME A MEMBER AND ENJOY DOUBLE THE BENEFITS.

As flexible as a tenant, as secure as an owner.



DOUBLE THE BENEFITS: AS FLEXIBLE AS RENTING, AS SECURE AS OWNING.

GWG members can realise their housing aspirations on a lasting basis.

We comprehensively support our members by providing attractive and secure housing. For young and old, students, flatmates, families, pensioners and singles. For every situation in life – at an attractive price.

Specifically, this means that our members have a permanent right to use a flat belonging to the cooperative, but can move without difficulty if their life situation or requirements change.



HOW DO I BECOME A MEMBER?

- All natural persons and partnerships as well as legal entities under private and public law can become GWG members.
- You must purchase membership, if you wish to move into a GWG flat. You can become a full member by paying for and subscribing to ten cooperative shares at € 155.00 each, plus an admission fee of € 80.00.
- Cooperative shares are not a deposit. By purchasing ten shares, you become a co-owner of the Gemeinnützige Wohnungs-Genossenschaft e.G. (non-profit housing cooperative). A deposit, on the other hand, is a security deposit that the landlord can fall back on if a tenant fails to satisfy rental or damage claims.
- In accordance with the rules, your shares will earn interest of up to 4%. Interest starts to accrue at all times on the first day of the full calendar year. The dividend is then disbursed in the middle of the following year, once the representatives' meeting has decided on the distribution of profits.

Example: membership in GWG acquired on 15.06.2025, interest accrual starts on 01.01.2026, first dividend distribution in mid-2027.



HOW DO I TERMINATE MY MEMBERSHIP?

- Even if you move out of your GWG flat and wish to terminate your permanent usage contract, you can, of course, remain a member and use your shares as a financial investment.
- If you wish to cancel your membership, you may do so at any time at the end of the financial year. Simply notify us of your cancellation in writing by the end of the year. The notice period is one full calendar year. Your shares will be disbursed following the representatives' meeting in the second year after your termination.

Example: receipt of your letter of termination on 01.07.2025, start of the notice period: 01.01.2026, end of the notice period: 31.12.2026, disbursement of your shares and dividends for the year 2026 in mid-2027.

- Of course, your cooperative shares will continue to earn full interest during the notice period, which in our example is 2026.