

Example of the minimum monthly commitment calculation:

| <b>Transaction</b>                                  | <b>Amount in RSD</b> |
|---|----------------------|
| 1. Purchase at the POS terminal                     | 10.000,00            |
| 2. Cash withdrawal at the ATM                       | 5.000,00             |
| 3. Purchase in instalments (6,000 in 3 instalments) | 2.000,00             |
| 4. Membership fee                                   | 550,00*              |
| 5. Cash withdrawal commission                       | 150,00               |
| 6. Interest   | 300,00               |
| Total debt  | 18.000,00            |
| Monthly commitment 5% to items (1+2)+3+4+5+6        | 3.750,00             |

**\*275,00 RSD for Magnifica clients**