

Example of calculation of minimum monthly obligation:

Transaction	in RSD
1. Payment at the merchant's point of sale	10,000.00
2. Cash withdrawal at an ATM	5,000.00
3. Purchase in installments (6,000.00 in 3 installments)	2,000.00
4. Membership fee	500,00*
5. Cash withdrawal fee	150,00
6. Interest	300,00
Total debt	17,950.00
Monthly liability (5% on items 1 + 2) + 3 + 4 + 5 + 6	897.50

* All users of the Mastercard Gold payment card (basic and additional) who are also users of the "Intesa Magnifica" payment account are exempt from paying the membership fee.