Example of the minimum monthly commitment calculation:

Transaction	Amount in RSD
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	300,00
5. Cash withdrawal commission	150,00
6. Interest	300,00
Total debt	17.750,00
Monthly commitment (5% to items 1+2) +(3+4+5+6)	3.350,00