

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 RSD in 3 instalments) | 2.000,00 |
| 4. Purchase in installments commission (50,00 RSD in 3 installments) | 50,00 |
| 5. Interest | 300,00 |
| 6. Cash withdrawal commission 3% | 150,00 |
| Total debt = 1+2+3+4+5+6 | 17.500,00 |
| Monthly commitment 5% to items 1+2+3+4+5 = 5% (1+2) + 100% (3+4+5+6) | 3.250,00 |