

LOYALTY PROGRAM "CASHICA" - OVERVIEW OF SCORING BY MODULE AND SERVICE

This document is an integral part of the "General Terms and Conditions of the 'Cashica' Loyalty Program" and is binding in nature.

Its purpose is to provide users with a clear presentation of the methods for earning, calculating, and using Cashica points through the Digitalni Kiosk application, helping them understand how their activities within the Digitalni Kiosk app affect their rewards.

BASIC SCORING PARAMETERS

- **Value of one Cashica point:** 0,0001 EUR.
- **Minimum threshold for converting points into cash:** 100.000 bodova (points (corresponding to an amount of 10,00 EUR).
- **Right to payout:** Points can be converted into cash to be paid into the user's account only after reaching the minimum threshold.
- **Payout deadline:** Funds obtained through point conversion will be paid to the user's current account within 48 hours during payment transaction working hours.
- **Conditions for awarding:** Points are awarded exclusively for successfully completed transactions and are calculated automatically.
- **Rounding:** If the calculation results in a decimal number of points, it is rounded up to the nearest whole number.

MODULE: Digital Payment Institution (DPI)

Cashica points are earned by using payment services provided by the Digital Payment Institution 2BI, exclusively through the Digitalni Kiosk application.

Points are awarded for those types of services and functionalities that are included in the Program at a given time. Their value, rate, and calculation method are shown in the table below.

No.	Partner Name	Scoring Basis	Scoring Rate	Service/Functionality	Effective Date (Valid From)	Status
1.	Vodovod i kanalizacija Kotor D.O.O.	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	10/03/2026	Active
2.	Komunalne djelatnosti Ulcinj D.O.O.	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	11/03/2026	Active

3.	Čistoća d.o.o. Podgorica	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	26/03/2026	Active
4.	Vodovod i kanalizacija d.o.o Podgorica	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	30/03/2026	Active
5.	Vodovod i kanalizacija Andrijevića D.O.O.	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	06/04/2026	Active
6.	Komunlane djelatnosti Bar D.O.O	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	06/04/2026	Active
7.	Vodovod i kanalizacija Nikšić D.O.O.	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	06/04/2026	Active
8.	Komunalno Cetinje D.O.O.	% commission of the bill amount	0,33%	Bill payment / Valid for all bills paid via "Scan and Pay"	06/04/2026	Active
9.	Crnogorski Telekom AD	% commission of the bill amount	0,30%	Bill payment / Valid for all bills paid via "Scan and Pay"	21/04/2026	Active
10.	Telemach Crna Gora d.o.o. Podgorica	% commission of the bill amount	0,30%	Bill payment / Valid for all bills paid via "Scan and Pay"	06/06/2026	Active
11.	Elektroprivreda Crne Gore AD., Nikšić	% commission of the bill amount	0,24%	Bill payment / Valid for all bills paid via "Scan and Pay"	20/06/2026	Active

Example of point and monetary value calculation: For a paid bill of 100 EUR, the user earns a commission of 0.33% (0.33 EUR). By applying the Cashica point value (1 point = 0.0001 EUR), the user is **awarded 3.300 Cashica points**.

IMPORTANT NOTES

- Cashica points are collected during the calendar year and have an unlimited duration as long as the user is active in the program.

- Points have no monetary value until the minimum threshold is reached and a payout request is initiated; they cannot be transferred to other users.
- Cashica points do not represent electronic money, a deposit, or a financial instrument.
- Program Expansion: 2BI is actively working on expanding the partner network, and the list of scored services will be successively supplemented with new services in the fields of telecommunications (EPCG, T-Com, M-tel, One), top-ups, parking, and other modules within the Digitalni Kiosk application.
- 2BI reserves the right to change the list of available services, types of services, or scoring percentages at any time, in accordance with contractual relationships with partners.
- Users will be notified of all changes and the introduction of new services 15 days in advance.
- Any change (service cancellation or rate change) applies only to transactions performed after the date of change, while already collected points remain intact.
- Income tax and bank transfer costs are borne by 2BI, and the user is paid the clear net amount.
- Points may be temporarily suspended in case of suspected abuse or violation of Program rules.