

Cashica – User Guide

What is Cashica?

Cashica is an exclusive rewards program for users of the Digitalni Kiosk application who use the services of the Digital Payment Institution 2BI. By using the services available in the application, you earn Cashica points which, in accordance with the Program rules, you can convert into rewards.

Participation in the Program is voluntary and brings additional benefits, without the obligation to make payments or other transactions if you do not wish to do so. Important: Cashica points are not money, electronic money, or a financial instrument and can be used exclusively within the Cashica program, in accordance with the valid General Terms and Conditions.

Who Can Participate?

A natural person who meets the following conditions has the right to participate in the Cashica program:

1. Has the **Digitalni Kiosk** application installed;
2. Has successfully completed the **registration process**;
3. Has an activated Digital Payment Institution 2BI (DPI) service package (signed contract, paid monthly subscription, and at least one connected bank account in Montenegro within the application);
4. Accepts the General Terms and Conditions of the Cashica Program.

Note: Cashica is an incentive system exclusively for users of the Digital Payment Institution 2BI (DPI). Users who use the application only for parking, top-ups, or insurance, without an active 2BI package and a connected bank account, are not eligible to participate in the Program or collect points.

How Cashica Points are Collected

Cashica points are earned by using services and functionalities within the Digitalni Kiosk application that are included in the Program at a given time.

- Points are awarded per module and per service.
- You can see which services bring points and under what rules at any time in the document "Cashica Scoring for the Use of Services," available in the application.

An active 2BI service package is a basic prerequisite for collecting points, including future services.

Example of Point Calculation

Electricity bill payment in the amount of 100 EUR:

- Scoring: 0.33% of the bill amount
- 0,33 EUR = 3.300 Cashica points

Point value: 1 point = 0.0001 EUR

Minimum threshold for payout: 100,000 points = 10 EUR

Scoring and Records:

1. You pay the bill via the application.
2. All earned Cashica points are displayed in the application on your user profile.
3. Points serve exclusively for exercising the right to rewards within the Cashica program.
4. Points cannot be transferred to other users or used outside the Program.

Duration and Loss of Points

Cashica points have no time limit as long as the user:

- Has an active 2BI service package;
- Actively participates in the Program;
- Complies with the General Terms and Conditions.

When are points permanently lost?

All collected points are permanently deleted, without the right to a refund, in the following cases:

- Cessation of payment for the 2BI service package;
- Closing the user account at the user's request;
- Deleting the account and uninstalling the Digitalni Kiosk application;
- Permanent blocking or exclusion of the user due to abuse, violation of regulations, or AML/CFT reasons.

Using Points and Rewards

When you collect enough points:

- You can exercise the right to a reward when you collect at least **100,000 Cashica points**.
- The reward value is **10.00 EUR (net)**.
- The reward payout is made **exclusively to the current account linked to your user profile**, based on your request.

- After payout, the points are permanently deleted from the profile.
- The deadline for executing the payment is up to **48 working hours of payment transactions**.

Note: All bank transfer costs are borne by 2BI. The user has no hidden or additional costs.

Activation of the Cashica Program

1. Open the Digitalni Kiosk application.
2. Check if you have an active 2BI service package and a connected bank account.
3. In the application menu, select the section "**Cashica Loyalty Program**".
4. Click on the "**Sign Up**" option.
5. Accept the General Terms and Conditions of the Program.
6. The Program is active – you can immediately start collecting pointsOtvori aplikaciju Digitalni Kiosk.

Rights and Obligations of the User

Your rights:

- Insight into the point balance and usage history.
- Clear information about the program rules.

Your obligations:

- Using the Program in accordance with its purpose and rules;
- Notifying 2BI about a change of phone number or loss of device.

Data Protection and Communication

By using the Cashica program, you agree that transaction data will be processed exclusively for the purpose of the Program's functioning and improving the user experience, in accordance with applicable regulations.

The user can manage notifications and unsubscribe from marketing messages at any time via the settings in the application.

Program Changes

2BI reserves the right to change rules, scoring, reward thresholds, and the list of included services within the Cashica program, with timely notification of users via the application. Changes are not applied retroactively and do not affect already collected points.

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Final Note

This guide is of an informative nature. For complete, legally binding rules, the **General Terms and Conditions of the "Cashica"** loyalty program apply, available in the Digitalni Kiosk application and on the official 2BI website.

In case of discrepancy between this guide and the General Terms, the General Terms shall apply.

U slučaju neslaganja između ovog vodiča i Opštih uslova, primjenjuju se Opšti uslovi.

For additional questions, contact customer support:

Customer Support – Digitalni Kiosk / Digital Payment Institution

 **E-mail:** kiosk@2bi.me

We respond to e-mail inquiries as soon as possible within customer support working hours.

 **Contact Phones:**

Working Hours	Numbers
Weekdays 08:00 – 16:00	+382 67 317 660 +382 67 233 323
Weekdays 16:00 – 22:00 and weekends	+382 67 129 311
Backup contact (only if previous numbers are unavailable)	+382 67 005 199