

**Representative example of FastCash refinancing**

|   |  |  |
|---|--|--|
| Debt balance before the application of relief                             | 15,000.00 RSD  |  |
| <b>FastCash refinancing models</b>  |  |  |
| Refinancing loan amount   | 15,000.00 RSD  |  |
| Grace period  | 6 months   |  |
| Nominal interest rate   | 15.50%   |  |
| Accrued interest during grace period                                      | 1,084.27 RSD   |  |
| Month 1   | 172.72 RSD   |  |
| Month 2   | 178.71 RSD   |  |
| Month 3   | 184.71 RSD   |  |
| Month 4   | 178.71 RSD   |  |
| Month 5   | 184.71 RSD   |  |
| Month 6   | 184.71 RSD   |  |
|   | <b>Model I - payment of interest during the grace period</b> | <b>Model II - payment of interest after the grace period</b> |
| Collected interest during the grace period                                | 1,084.27 RSD   | 0.00 RSD   |
| Repayment period after the expiry of the grace period                     | 2 months   | 2 months   |
| The amount of the monthly instalment after the expiry of the grace period | 7,637.31 RSD   | 8,206.27 RSD   |