



Junior Mobile Banking



Attracting the Next Generation of Clients

The Challenge

Serbia's Aging Population

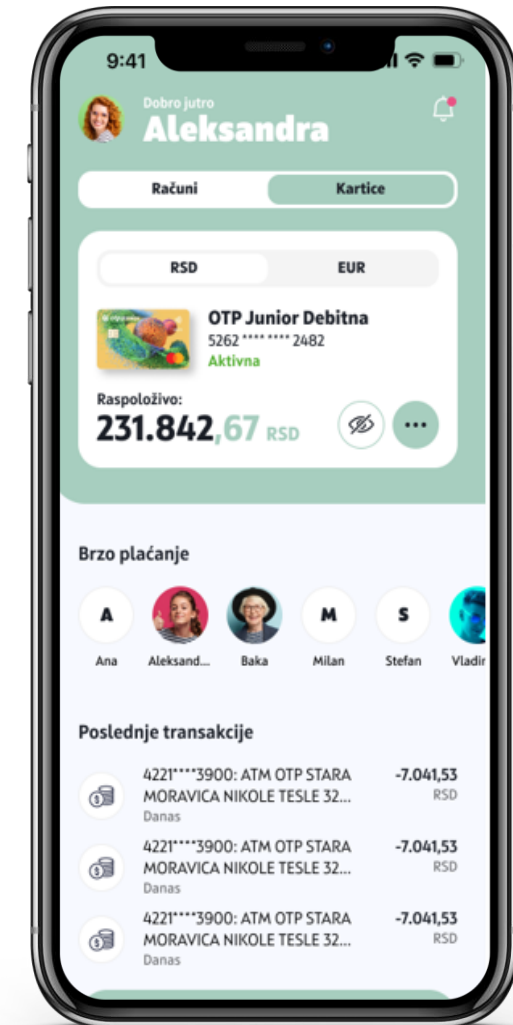
- Like many countries in the region, Serbia faces a demographic shift with an aging population
- Currently, 22.1% of the population is over 65 years old
- Our client base mirrors this trend, presenting a future challenge: how do we attract and retain significantly younger customers?



Introducing Junior mBank

A New m-Bank App for Ages 11-18

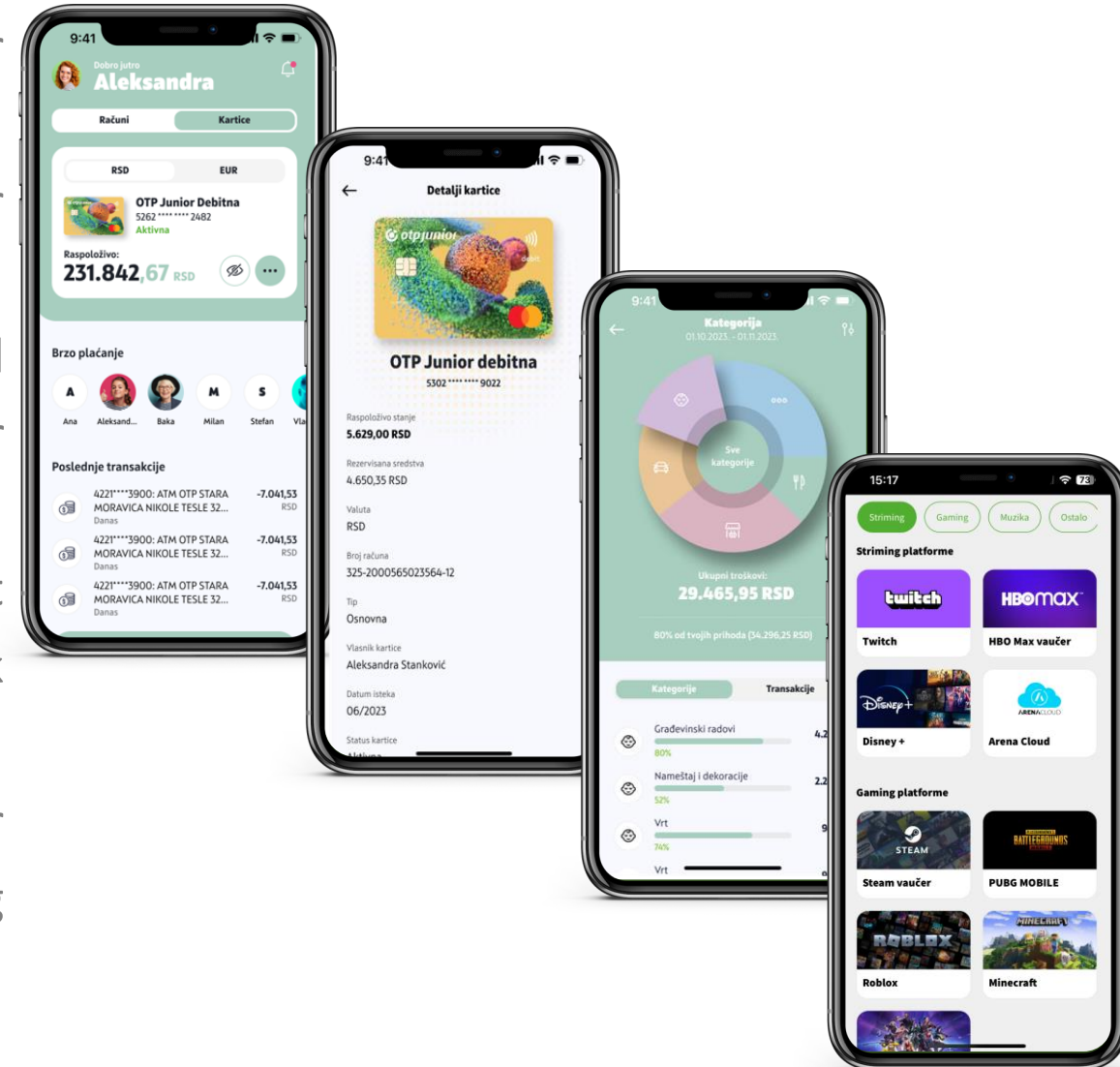
- We are introducing a specialized version of our mobile banking app designed specifically for younger users, ages 11-18
- The Junior package is completely free of charge, offering an accessible entry point into personal finance for children
- While the parent remains the account owner, the child is the authorized user, allowing them to access their account and card through the Junior app
- Parents maintain control and oversight by managing spending limits and approvals directly through their own m-Bank app



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Key Features of the Junior m-Bank App

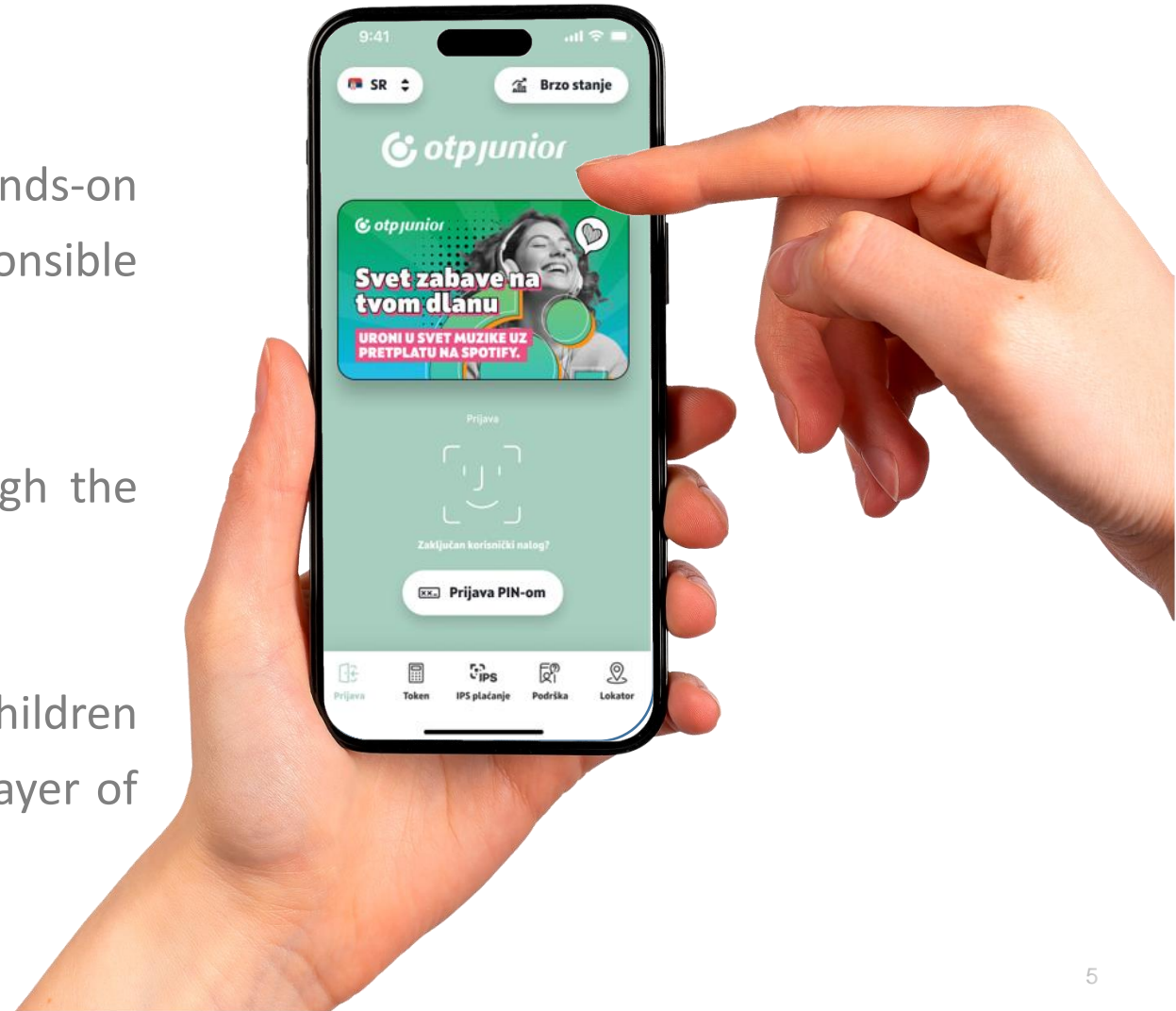
- **Account and Card Overview:** Children can easily view their Junior account balance and card status.
- **Card Management:** The app allows children to manage their Junior card, including activating and deactivating it as needed.
- **Payments:** Children can make payments through standard methods, IPS QR code scanning, and the 'PRENESI' feature for easy money transfers.
- **PFM (Personal Finance Management):** A built-in tool that helps children learn how to manage their finances, track spending, and set savings goals.
- **Discount and Fun Worlds:** Special features designed to offer exclusive discounts and entertainment opportunities, making banking fun and rewarding for younger users.



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Why Children Will Love Junior Mobile Banking

- **Simplicity:** The app is designed with a user-friendly interface, making it easy for children to navigate and use.
- **Education:** It introduces basic financial concepts in a hands-on way, teaching children about saving, budgeting, and responsible spending.
- **Independence:** By managing their own finances through the app, children gain a sense of responsibility and autonomy.
- **Security:** The app ensures a safe environment where children can make transactions with parental oversight, adding a layer of trust and confidence.



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Why Parents Will Trust and Use It

- **Transparency:** Parents have full visibility into their child's transactions and financial activity.
- **Control:** With the ability to set spending limits, block certain types of transactions, or even freeze the Junior card, parents remain in control while fostering financial literacy in their children.



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Questions?