

Platební instituce Roger a.s.

Kopečná 940/14
602 00 Brno

Dear Client,

we know that when using the Invoice Financing service, the receivable behaves differently from the accounting point of view than a classic invoice. In order to make the use of the service as easy as possible for you, we have prepared a model example of billing for you.

Assumptions of the model example:

- Nominal value of the receivable = 100 000 CZK
- Funded amount 100% = 100 000 CZK
- Number of days from financing to due date on the invoice = 60 days
- Discount = 2,99 % p.a. + 3,94 % p.a. (2M PRIBOR on 3rd January 2022) = 6,93 % p.a. of the funded amount

The accounting model example:

Transaction	Account	Document	Amount
Issuing of invoice for the customer	311/602	Invoice	100 000 CZK
Profit from the assignment (sale) of the claim	315/646	Assignment of claim agreement	98 845 CZK
Write-off of the claim – tax deductible, § 24 par. 2 s)	546/311	Assignment of claim agreement	98 845 CZK
Write-off of the claim in the amount of discount – tax deductible, § 24 par. 2 s)	546/311	Assignment of claim agreement	1 155 CZK
Payment for the assigned claim – within 3 days	221/315	Bank statement	98 845 CZK

Total cost and price:

In total the client will receive	98 845 CZK
Total costs in absolute terms (excluding VAT)	1 155 CZK
Total costs in% of expression (excluding VAT)	1,155 % of the invoice