Outlook

Prijava tražbine / Claim filing – St-431/2026 – dužnik STUDENAC d.o.o. – vjerovnik JOBTITUDE, S.L. (Španjolska)

FINANCIJSKA AGENCIJA
RC SPLIT
1
27 -10- 2026
PREDSTEČAJNE NAGODBE
PRIMANJE I OTPREMA POŠTE
KLASA 034-011/26-10/18
UR. BROJ 118-08-5012-26-712

Šalje Alejandro Biurrun <abiurrun@loyal.guru>
Datum uto, 27.10.2026. 11:49
Prima PRIJAVA-TRAZBINE <prijavatrazbine@fina.hr>
Kopija Administration Admin <administration@loyal.guru>

Broj privitaka: 3 (veličina: 3 MB)

01 Prijava trazbine - JOBTITUDE.pdf; 02 Prilozi - specifikacija i racuni - JOBTITUDE.pdf; 03 Prilog 3 - ugovor i ponuda - JOBTITUDE.pdf;

Poštovani,

u predstečajnom postupku nad dužnikom STUDENAC d.o.o., OIB 02023029348, Omiš (Trgovački sud u Splitu, poslovni broj St-431/2026), u ime vjerovnika JOBTITUDE, S.L., Barcelona (Kraljevina Španjolska), PDV ID ESB66081001, dostavljamo prijavu tražbine u iznosu od **34.583,28 EUR** (glavnica), po 13 računa. Kamate se ne potražuju. Računi 26-0672, 26-0673 i 26-0674 prijavljuju se u punom iznosu, na zahtjev dužnika.

Kao vjerovnik sa sjedištem izvan Republike Hrvatske, prijavu dostavljamo elektroničkom poštom, sukladno uputi Financijske agencije za prekogranične predmete. Prijava je potpisana elektroničkim potpisom ovlaštenog zastupnika vjerovnika.

U privitku:
1. Prijava tražbine vjerovnika u predstečajnom postupku (elektronički potpisana)
2. Prilog 1 – specifikacija tražbine i izvadak iz poslovnih knjiga vjerovnika (kartica kupca); Prilog 2 – preslike 13 računa
3. Prilog 3 – Ugovor o pružanju usluga od 17.08.2021. i potpisana ponuda od 05.02.2021.

Molimo Vas da nam potvrdite primitak prijave.

S poštovanjem,

Dear Sir or Madam,

In the pre-bankruptcy proceedings concerning STUDENAC d.o.o., OIB 02023029348, Omiš (Commercial Court in Split, case no. St-431/2026), on behalf of the creditor JOBTITUDE, S.L., Barcelona (Spain), VAT ID ESB66081001, we hereby file our claim for **EUR 34,583.28** (principal), relating to 13 invoices. No interest is claimed. Invoices 26-0672, 26-0673 and 26-0674 are claimed in their full amounts, as requested by the debtor.

As a creditor based outside Croatia, we are filing the claim by e-mail, in accordance with FINA's instructions for cross-border cases. The claim form is signed with the electronic signature of the

creditor's authorised representative.

Attached:
1. Claim filing form (electronically signed)
2. Annex 1 – statement of the claim and extract from our books (statement of account); Annex 2 – copies of the 13 invoices
3. Annex 3 – Services Agreement of 17 August 2021 and signed Quote of 5 February 2021

We would be grateful if you could confirm receipt.

Kind regards,

Alejandro Biurrun
Accountant & Controller Analyst
JOBTITUDE, S.L. (Loyal Guru)
C/ Pallars 85, Bajos 4, 08018 Barcelona, Spain
administration@loyal.guru · +34 93 551 14 43

Le informamos que sus datos personales son tratados por JOBTITUDE, S.L con la finalidad de la gestión de carácter comercial y el envío de comunicaciones comerciales sobre nuestros productos y/o servicios para satisfacer el interés legítimo de la empresa. No se prevén cesiones o comunicaciones de datos salvo las establecidas legalmente. Puede ejercer sus derechos de acceso, rectificación, cancelación o supresión de datos, dirigiéndose a info@loyal.guru. Puede consultar la información detallada sobre Protección de Datos en www.jobtitude.com.

FINANCIJSKA AGENCIJA

OIB: 85821130368

Regionalni centar Split, Mažuranićevo šetalište 24b, 21000 Split

(adresa nadležne jedinice)

Nadležni trgovački sud Trgovački sud u Splitu

Poslovni broj spisa St-431/2026

PRIJAVA TRAŽBINE VJEROVNIKA U PREDSTEČAJNOM POSTUPKU

PODACI O VJEROVNIKU:

Ime i prezime / tvrtka ili naziv

JOBTITUDE, S.L. (Loyal Guru), Kraljevina Španjolska

OIB nema (strana pravna osoba) – PDV ID / NIF: ESB66081001

Adresa / sjedište

Calle Pallars 85, bajos 4, 08018 Barcelona, Španjolska

PODACI O DUŽNIKU:

Ime i prezime / tvrtka ili naziv

STUDENAC d.o.o.

OIB 02023029348

Adresa / sjedište

Četvrt Ribnjak 17, 21310 Omiš

PODACI O TRAŽBINI:

Pravna osnova tražbine (npr. ugovor, odluka suda ili drugog tijela, ako je u tijeku sudski postupak oznaku spisa i naznaku suda kod kojeg se postupak vodi)

Ugovor o pružanju usluga od 17.08.2021., potpisana ponuda od 05.02.2021. i aneksi (Prilog 3); neplaćeni računi iz Priloga 1.

Iznos dospjele tražbine 0,00 (na dan otvaranja 29.09.2026.) (EUR)

Glavnica 0,00 (EUR)

Kamate 0,00 (EUR)

Iznos tražbine koja dospijeva nakon otvaranja predstečajnog postupka

34.583,28 (glavnica; dospijeće po računima – vidi Prilog 1) (EUR)

Dokaz o postojanju tražbine (npr. račun, izvadak iz poslovnih knjiga)

Specifikacija i izvadak iz poslovnih knjiga (Prilog 1), 13 računa (Prilog 2), ugovor i potpisana ponuda (Prilog 3)

Vjerovnik raspolaže ovršnom ispravom DA ☐ NE ☒ za iznos _____ (EUR)

Naziv ovršne isprave

PODACI O RAZLUČNOM PRAVU:

Pravna osnova razlučnog prava

Nema (vjerovnik nema razlučno pravo).

Dio imovine na koji se odnosi razlučno pravo

Iznos tražbine_____ (EUR)

Razlučni vjerovnik odriče se prava na odvojeno namirenje
ODRIČEM ☐ NE ODRIČEM ☐

Razlučni vjerovnik pristaje da se odgodi namirenje iz predmeta na koji se odnosi njegovo razlučno pravo radi provedbe plana restrukturiranja PRISTAJEM ☐ NE PRISTAJEM ☐

PODACI O IZLUČNOM PRAVU:

Pravna osnova izlučnog prava

Nema (vjerovnik nema izlučno pravo).

Dio imovine na koji se odnosi izlučno pravo

Izlučni vjerovnik pristaje da se izdvoji predmet na koji se odnosi njegovo izlučno pravo radi provedbe plana restrukturiranja PRISTAJEM ☐ NE PRISTAJEM ☐

Mjesto i datum

Barcelona, 27.10.2026.

Potpis vjerovnika

JOBTITUDE, S.L.
Borja Sanfeliu Ribas, ovlašteni zastupnik (apoderado)

47729319H
BORJA SANFELIU
(R: B66081001)

Firmado digitalmente por 47729319H BORJA SANFELIU (R: B66081001)
Fecha: 2026.10.27 11:01:33 +01'00'

Prilog 1 – Specifikacija prijavljene tražbine i izvadak iz poslovnih knjiga vjerovnika

Annex 1 – Statement of the claim and extract from the creditor's books

Predstečajni postupak: Trgovački sud u Splitu, poslovni broj St-431/2026; otvoren 29.09.2026.
Pre-bankruptcy proceedings: Commercial Court in Split, case St-431/2026; opened 29 September 2026.
Vjerovnik: JOBTITUDE, S.L. (Loyal Guru), Calle Pallars 85, bajos 4, 08018 Barcelona, Španjolska; PDV ID ESB66081001.
Creditor: JOBTITUDE, S.L. (Loyal Guru), Barcelona, Spain; VAT ID ESB66081001.
Dužnik: STUDENAC d.o.o., OIB 02023029348, Četvrt Ribnjak 17, 21310 Omiš.
Debtor: STUDENAC d.o.o., OIB 02023029348, Omiš, Croatia.
Pravna osnova: Ugovor o pružanju usluga (Services Agreement) od 17.08.2021., potpisana ponuda (Quote) od 05.02.2021. i aneksi ugovora.
Legal basis: Services Agreement of 17 August 2021, signed Quote of 5 February 2021 and the annexes to the Agreement.

Broj računa *Invoice*	**Datum računa** *Date*	**Dospijeće** *Due date*	**Opis usluge** *Service*	**Iznos računa (EUR)** *Invoice amount*	**Prijavljeni iznos (EUR)** *Amount claimed*
26-0526 (26-526)	01.08.2026	30.09.2026	SaaS licenca – platforma (kolovoz 2026.) *SaaS licence – platform (August 2026)*	7.362,64	7.362,64
26-0527 (26-527)	01.08.2026	30.09.2026	SaaS licenca – Challenges (kolovoz 2026.) *SaaS licence – Challenges (August 2026)*	3.000,00	3.000,00
26-0543 (26-543)	01.08.2026	30.09.2026	Push poruke (srpanj 2026.) *Push messages (July 2026)*	1.673,00	1.673,00
26-0544 (26-544)	01.08.2026	30.09.2026	E-mail krediti (srpanj 2026.) *E-mail credits (July 2026)*	279,00	279,00
26-0545 (26-545)	01.08.2026	30.09.2026	Dodatni sati podrške (srpanj 2026.) *Extra support hours (July 2026)*	2.803,00	2.803,00
26-0563	01.09.2026	31.10.2026	SaaS licenca – platforma (rujan 2026.) *SaaS licence – platform (September 2026)*	7.362,64	7.362,64
26-0599	01.09.2026	31.10.2026	SaaS licenca – Challenges (rujan 2026.) *SaaS licence – Challenges (September 2026)*	3.000,00	3.000,00
26-0601	01.09.2026	31.10.2026	Dodatni sati podrške (kolovoz 2026.) *Extra support hours (August 2026)*	2.356,00	2.356,00
26-0603	01.09.2026	31.10.2026	Push poruke (kolovoz 2026.) *Push messages (August 2026)*	1.560,00	1.560,00
26-0604	01.09.2026	31.10.2026	E-mail krediti (kolovoz 2026.) *E-mail credits (August 2026)*	279,00	279,00
26-0672	09.10.2026	08.12.2026	Dodatni sati podrške (rujan 2026.)* *Extra support hours (September 2026)**	3.069,00	3.069,00
26-0673	09.10.2026	08.12.2026	Push poruke (rujan 2026.)* *Push messages (September 2026)**	1.560,00	1.560,00
26-0674	09.10.2026	08.12.2026	E-mail krediti (rujan 2026.)* *E-mail credits (September 2026)**	279,00	279,00
Ukupno / Total				**34.583,28**	**34.583,28**

Prijavljena tražbina iznosi **34.583,28 EUR** (glavnica). Na dan otvaranja predstečajnog postupka (29.09.2026.) nijedan račun nije bio dospio, pa cijeli iznos dospijeva nakon otvaranja: 30.09.2026. – 15.117,64 EUR; 31.10.2026. – 14.557,64 EUR; 08.12.2026. – 4.908,00 EUR. Kamate se ne potražuju.
The claim amounts to EUR 34.583,28 (principal). No invoice was due on the opening date (29 September 2026); the whole amount falls due after the opening. No interest is claimed.

* Računi 26-0672, 26-0673 i 26-0674 izdani su 09.10.2026. za usluge izvršene u rujnu 2026. Na zahtjev dužnika (e-mail od 27.10.2026.) prijavljuju se u punom iznosu, uključujući 63,98 EUR za usluge izvršene 30.09.2026.
** Invoices 26-0672, 26-0673 and 26-0674 were issued on 9 October 2026 for services provided in September 2026. At the debtor's request (e-mail of 27 October 2026), they are claimed in full, including EUR 63.98 for services provided on 30 September 2026.*

Iznosi su bez PDV-a: prijenos porezne obveze (čl. 44. i 196. Direktive 2006/112/EZ). Računi 26-0526 do 26-0545 izdani su s brojem u obliku 26-526 do 26-545.
Amounts without VAT (reverse charge, Art. 44 and 196 of Directive 2006/112/EC). Invoices 26-0526 to 26-0545 bear the numbers 26-526 to 26-545.

Stanje je dostavljeno dužniku na usklađenje (usklada.salda@studenac.hr) 26.10.2026.; dužnik je e-mailom od 27.10.2026. zatražio prijavu računa 26-0672, 26-0673 i 26-0674 u punom iznosu.
The balance was sent to the debtor for reconciliation (usklada.salda@studenac.hr) on 26 October 2026; on 27 October 2026 the debtor asked for invoices 26-0672, 26-0673 and 26-0674 to be claimed in full.

Izvadak iz poslovnih knjiga vjerovnika (kartica kupca, 01.07.–27.10.2026.) nalazi se na sljedećoj stranici. Prilog 2: preslike 13 navedenih računa, ovim redoslijedom. Prilog 3: Ugovor o pružanju usluga od 17.08.2021. i potpisana ponuda od 05.02.2021.
The extract from the creditor's books (statement of account, 01.07.–27.10.2026) is on the next page. Annex 2: copies of the 13 invoices listed above, in this order. Annex 3: Services Agreement of 17 August 2021 and signed Quote of 5 February 2021.

Barcelona, 27.10.2026. JOBTITUDE, S.L.

Loyal Guru

JOBTITUDE, S.L.
C/ Pallars 85, Bajos 4, 08018 Barcelona (Spain)
VAT: ESB66081001 · administration@loyal.guru
+34 93 551 14 43

Barcelona, 27.10.2026

Prilog 1 (nastavak) – Izvadak iz poslovnih knjiga vjerovnika: kartica kupca

Annex 1 (continued) – Extract from the creditor's books: statement of account

Customer / Kupac: STUDENAC d.o.o., OIB 02023029348 · Account / Konto: 43000117 · Period / Razdoblje: 01.07.2026 – 27.10.2026 · Amounts in EUR, no VAT (reverse charge).

Date *Datum*	Document *Dokument*	Description *Opis*	Due date *Dospijeće*	Debit (EUR) *Duguje*	Credit (EUR) *Potražuje*	Balance (EUR) *Saldo*
30.06.2026		**Opening balance / Početno stanje**				**29,456.99**
01.07.2026	26-0457	Invoice / Račun		7,362.64		36,819.63
01.07.2026	26-0458	Invoice / Račun		3,000.00		39,819.63
01.07.2026	26-0477	Invoice / Račun		3,131.25		42,950.88
01.07.2026	26-0478	Invoice / Račun		279.00		43,229.88
01.07.2026	26-0479	Invoice / Račun		3,879.00		47,108.88
06.07.2026	2026-3313	Payment received / Uplata – inv. 26-0336			279.00	46,829.88
06.07.2026	2026-3313	Payment received / Uplata – inv. 26-0338			337.50	46,492.38
06.07.2026	2026-3313	Payment received / Uplata – inv. 26-0337			2,849.55	43,642.83
06.07.2026	2026-3313	Payment received / Uplata – inv. 26-0306			3,000.00	40,642.83
06.07.2026	2026-3313	Payment received / Uplata – inv. 26-0305			7,362.64	33,280.19
01.08.2026	26-0526	Invoice / Račun	30.09.2026	7,362.64		40,642.83
01.08.2026	26-0527	Invoice / Račun	30.09.2026	3,000.00		43,642.83
01.08.2026	26-0543	Invoice / Račun	30.09.2026	1,673.00		45,315.83
01.08.2026	26-0544	Invoice / Račun	30.09.2026	279.00		45,594.83
01.08.2026	26-0545	Invoice / Račun	30.09.2026	2,803.00		48,397.83
07.08.2026	2026-3770	Payment received / Uplata – inv. 26-0380			279.00	48,118.83
07.08.2026	2026-3770	Payment received / Uplata – inv. 26-0376			957.00	47,161.83
07.08.2026	2026-3770	Payment received / Uplata – inv. 26-0382			1,810.09	45,351.74
07.08.2026	2026-3770	Payment received / Uplata – inv. 26-0383			1,897.88	43,453.86
07.08.2026	2026-3770	Payment received / Uplata – inv. 26-0375			3,000.00	40,453.86
07.08.2026	2026-3770	Payment received / Uplata – inv. 26-0374			7,362.64	33,091.22
01.09.2026	26-0563	Invoice / Račun	31.10.2026	7,362.64		40,453.86
01.09.2026	26-0599	Invoice / Račun	31.10.2026	3,000.00		43,453.86
01.09.2026	26-0601	Invoice / Račun	31.10.2026	2,356.00		45,809.86
01.09.2026	26-0603	Invoice / Račun	31.10.2026	1,560.00		47,369.86
01.09.2026	26-0604	Invoice / Račun	31.10.2026	279.00		47,648.86
03.09.2026	BNK1/2026/00023	Payment received / Uplata – inv. 26-0381			321.69	47,327.17
03.09.2026	BNK1/2026/00023	Payment received / Uplata – inv. 26-0457			7,362.64	39,964.53
03.09.2026	BNK1/2026/00023	Payment received / Uplata – inv. 26-0458			3,000.00	36,964.53
03.09.2026	BNK1/2026/00023	Payment received / Uplata – inv. 26-0477			3,131.25	33,833.28
03.09.2026	BNK1/2026/00023	Payment received / Uplata – inv. 26-0478			279.00	33,554.28
03.09.2026	BNK1/2026/00023	Payment received / Uplata – inv. 26-0479			3,879.00	29,675.28
01.10.2026	26-0623	Invoice / Račun	30.11.2026	3,000.00		32,675.28
01.10.2026	26-0628	Invoice / Račun	30.11.2026	7,362.64		40,037.92
09.10.2026	26-0672	Invoice / Račun	08.12.2026	3,069.00		43,106.92
09.10.2026	26-0673	Invoice / Račun	08.12.2026	1,560.00		44,666.92
09.10.2026	26-0674	Invoice / Račun	08.12.2026	279.00		44,945.92
27.10.2026		**Closing balance / Završno stanje**		**62,597.81**	**47,108.88**	**44,945.92**

Invoices 26-0672, 26-0673 and 26-0674 (09.10.2026) are included as issued. Invoices 26-0526 to 26-0545 bear the numbers 26-526 to 26-545 on the invoice document. Due dates are shown for open invoices only.

Loyal Guru

INVOICE

STUDENAC D.O.O
Cetvrt Ribnjak 17
21310 Omis
Croacia
Tax Number: HR02023029348

JOBTITUDE, S.L.
C/ PALLARS, 85, BAJOS 4
08018 BARCELONA (SPAIN)
VAT: ESB66081001
TEL: 93 551 14 43
administration@loyal.guru

Invoice Date: 01/08/26

Invoice Number: 26-526

Reference: AGO: STUDENAC PLATFORM <> LOYAL GURU

Description	Quantity	Unit Price	Disc.	Tax	Amount (EUR)
Investment in a Loyalty Management Platform:					
Customer Data Platform (CDP)	1,00	6.068,3400		Tax exempt	6.068,34
Google Big Query	1,00	530,4500		Tax exempt	530,45
Others	1,00	763,8500		Tax exempt	763,85

The fees are updated according to the IPC percentage variaton: 2,9%

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112..

Subtotal		7.362,64
Total Sales Tax	Tax exempt	0,00
TOTAL (EUR)		**7.362,64**

Payment: TRANSFERENCIA 60 DIAS

Due Date: 30/09/26

Account: ES3521003003532200659054
CAIXESBBXXX

Loyal Guru

INVOICE

STUDENAC D.O.O
Cetvrt Ribnjak 17
21310 Omis
Croacia
Tax Number: HR02023029348

JOBTITUDE, S.L.
C/ PALLARS, 85, BAJOS 4
08018 BARCELONA (SPAIN)
VAT: ESB66081001
TEL: 93 551 14 43
administration@loyal.guru

Invoice Date: 01/08/26

Invoice Number: 26-527

Reference: AGO: STUDENAC: CHALLENGES <> LOYAL GURU

Description	Quantity	Unit Price	Disc.	Tax	Amount (EUR)
LICENSE & SERVICE LOYAL GURU Monthly Fee Challenges	1,00	3.000,0000		Tax exempt	3.000,00

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112..

Subtotal		3.000,00
Total Sales Tax	Tax exempt	0,00
TOTAL (EUR)		**3.000,00**

Payment: TRANSFERENCIA 60 DIAS

Due Date: 30/09/26

Account: ES3521003003532200659054
CAIXESBBXXX

Loyal Guru

INVOICE

STUDENAC D.O.O
Cetvrt Ribnjak 17
21310 Omis
Croacia
Tax Number: HR02023029348

JOBTITUDE, S.L.
C/ PALLARS, 85, BAJOS 4
08018 BARCELONA (SPAIN)
VAT: ESB66081001
TEL: 93 551 14 43
administration@loyal.guru

Invoice Date: 01/08/26

Invoice Number: 26-543

Reference: AGO: STUDENAC PUSH JULY-26 <> LOYAL GURU

Description	Quantity	Unit Price	Disc.	Tax	Amount (EUR)
Push notifications July-26	1,00	1.673,0000		Tax exempt	1.673,00

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112..

Subtotal		1.673,00
Total Sales Tax	Tax exempt	0,00
TOTAL (EUR)		**1.673,00**

Payment: TRANSFERENCIA 60 DIAS

Due Date: 30/09/26

Account: ES3521003003532200659054
CAIXESBBXXX

Loyal Guru

INVOICE

STUDENAC D.O.O
Cetvrt Ribnjak 17
21310 Omis
Croacia
Tax Number: HR02023029348

JOBTITUDE, S.L.
C/ PALLARS, 85, BAJOS 4
08018 BARCELONA (SPAIN)
VAT: ESB66081001
TEL: 93 551 14 43
administration@loyal.guru

Invoice Date: 01/08/26

Invoice Number: 26-544

Reference: AGO: STUDENAC: CREDITOS MAIL: JUL-26 <> LOYAL GURU

Description	Quantity	Unit Price	Disc.	Tax	Amount (EUR)
MAIL	1,00	279,0000		Tax exempt	279,00
Mails July- 2026					

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112..

Subtotal		279,00
Total Sales Tax	Tax exempt	0,00
TOTAL (EUR)		**279,00**

Payment: TRANSFERENCIA 60 DIAS

Due Date: 30/09/26

Account: ES3521003003532200659054
CAIXESBBXXX

Loyal Guru

INVOICE

STUDENAC D.O.O
Cetvrt Ribnjak 17
21310 Omis
Croacia
Tax Number: HR02023029348

JOBTITUDE, S.L.
C/ PALLARS, 85, BAJOS 4
08018 BARCELONA (SPAIN)
VAT: ESB66081001
TEL: 93 551 14 43
administration@loyal.guru

Invoice Date: 01/08/26

Invoice Number: 26-545

Reference: AGO: EXTRA HOURS JUL-26 <> LOYAL GURU

Description	Quantity	Unit Price	Disc.	Tax	Amount (EUR)
Support - July- 26 extra hours support	1,00	2.803,0000		Tax exempt	2.803,00

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112..

Subtotal		2.803,00
Total Sales Tax	Tax exempt	0,00
TOTAL (EUR)		**2.803,00**

Payment: TRANSFERENCIA 60 DIAS

Due Date: 30/09/26

Account: ES3521003003532200659054
CAIXESBBXXX

Loyal Guru

JOBTITUDE, S.L.
C/ Pallars 85, Bajos 4
08018 Barcelona (Spain)
TEL: 93 551 14 43
administration@loyal.guru

VAT: ESB66081001

STUDENAC D.O.O
Cetvrt Ribnjak 17
21310 Omis
Croatia
VAT: HR02023029348

Invoice 26-0563

Invoice Date	Due Date	Source	Reference
09/01/2026	10/31/2026	S00220	S00220

Description	Quantity	Unit Price	Taxes	Amount
[LG-LIC] SaaS Licence SaaS Licence Customer Data Platform (CDP) 1 Month 09/01/2026 to 09/30/2026	1.00	6,068.34	Intra-Community (Services)	6,068.34 €
[LG-LIC] SaaS Licence SaaS Licence Slots 1 Month 09/01/2026 to 09/30/2026	1.00	530.45	Intra-Community (Services)	530.45 €
[LG-LIC] SaaS Licence SaaS Licence Others 1 Month 09/01/2026 to 09/30/2026	1.00	763.85	Intra-Community (Services)	763.85 €

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	7,362.64 €
VAT 0%	0.00 €
Total	7,362.64 €

Payment Communication: **26-0563**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

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Invoice 26-0599

Invoice Date	Due Date
09/01/2026	10/31/2026

Description	Quantity	Unit Price	Taxes	Amount
[LG-LIC] SaaS Licence	1.00	3,000.00	Intra-Community (Services)	3,000.00 €
Monthly Fee Challenges				

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	3,000.00 €
VAT 0%	0.00 €
Total	**3,000.00 €**

Payment Communication: **26-0599**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

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Croatia
VAT: HR02023029348

Invoice 26-0601

Invoice Date	Due Date	Reference
01/09/2026	31/10/2026	S00288

Description	Quantity	Unit Price	Taxes	Amount
[LG-SUP] Support Aug-26 extra hours support 1 Month 09/01/2026 to 09/30/2026	1.00	2,356.00	Intra-Community (Services)	2,356.00 €

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	2,356.00 €
VAT 0%	0.00 €
Total	2,356.00 €

Payment Communication: **26-0601**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

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21310 Omis
Croatia
VAT: HR02023029348

Invoice 26-0603

Invoice Date	Due Date	Reference
01/09/2026	31/10/2026	S00239

Description	Quantity	Unit Price	Taxes	Amount
[LG-SMS] SMS / Mail / Push PUSH 1 Month 01/09/2026 to 30/09/2026	1.00	1,560.00	Intra-Community (Services)	1,560.00 €

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	1,560.00 €
VAT 0%	0.00 €
Total	1,560.00 €

Payment Communication: **26-0603**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

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Croatia
VAT: HR02023029348

Invoice 26-0604

Invoice Date	Due Date	Reference
01/09/2026	31/10/2026	S00290

Description	Quantity	Unit Price	Taxes	Amount
[LG-SMS] SMS / Mail / Push MAIL 1 Month 01/09/2026 to 30/09/2026	1.00	279.00	Intra-Community (Services)	279.00 €

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	279.00 €
VAT 0%	0.00 €
Total	279.00 €

Payment Communication: **26-0604**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

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STUDENAC D.O.O
Cetvrt Ribnjak 17
21310 Omis
Croatia
VAT: HR02023029348

Invoice 26-0672

Invoice Date	Due Date	Reference
09/10/2026	08/12/2026	OCT: EXTRA HOURS SEP-26 <> LOYAL GURU

Description	Quantity	Unit Price	Taxes	Amount
[LG-SUP] Soporte [LG-SUP] Support Sep-26 extra hours support	1,00	3.069,00	Intra-Community (Services)	3.069,00 €

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	3.069,00 €
VAT 0%	0,00 €
Total	3.069,00 €

Payment Communication: **26-0672**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

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21310 Omis
Croatia
VAT: HR02023029348

Invoice 26-0673

Invoice Date	Due Date	Reference
09/10/2026	08/12/2026	OCT: STUDENAC PUSH SEP-26 <> LOYAL GURU

Description	Quantity	Unit Price	Taxes	Amount
[LG-SMS] SMS / Mail / Push PUSH SEP-26	1,00	1.560,00	Intra-Community (Services)	1.560,00 €

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	1.560,00 €
VAT 0%	0,00 €
Total	1.560,00 €

Payment Communication: **26-0673**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

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Cetvrt Ribnjak 17
21310 Omis
Croatia
VAT: HR02023029348

Invoice 26-0674

Invoice Date	Due Date	Reference
09/10/2026	08/12/2026	OCT: STUDENAC: CREDITS MAIL: SEP-26 <> LOYAL GURU

Description	Quantity	Unit Price	Taxes	Amount
[LG-SMS] SMS / Mail / Push MAIL SEP-26	1,00	279,00	Intra-Community (Services)	279,00 €

No VAT liability in Seller's Country. Customer to Reverse Charge. Art. 44 & 196 EC Dir. 2006/112.

VAT Reverse charge - Article 196 of the Directive 2006/112/EC

Untaxed Amount	279,00 €
VAT 0%	0,00 €
Total	279,00 €

Payment Communication: **26-0674**
on this account: **ES35 2100 3003 5322 0065 9054 - La Caixa (BIC CAIXESBBXXX)**

Prilog 3 – Pravna osnova tražbine

Annex 3 – Legal basis of the claim

Predstečajni postupak: Trgovački sud u Splitu, poslovni broj St-431/2026. Vjerovnik: JOBTITUDE, S.L. Dužnik: STUDENAC d.o.o., OIB 02023029348.

Pre-bankruptcy proceedings: Commercial Court in Split, case St-431/2026. Creditor: JOBTITUDE, S.L. Debtor: STUDENAC d.o.o.

1. Ugovor o pružanju usluga (Services Agreement) od 17.08.2021., potpisan 30.08.2021. – 24 str.
1. Services Agreement of 17 August 2021, signed on 30 August 2021.

2. Potpisana ponuda (Quote) od 05.02.2021., na koju upućuje Prilog II ugovora – 10 str.
2. Signed Quote of 5 February 2021, referred to in Annex II of the Agreement.

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SERVICES AGREEMENT

In Barcelona, on 17 August, 2021

BY AND BETWEEN

BORJA SANFELIU RIBAS, of legal age, with ID number (DNI) 47729319H, in the name and representation of the company JOBTITUDE, S.L. (hereinafter, "**LOYAL GURU**"), with headquarters Calle Modolell, nº 5, 08021, Barcelona, with Tax number (CIF) B66081001, acting as Managing Director.

MICHAŁ WOJCIECH SEŃCZUK, of legal age, with ID number (OIB) 66343570171, as the President of the Board, and MICHAŁ ANDRZEJ HALWA, of legal age, with ID number (OIB) 23101413801, as a Member of the Board, in the name and on behalf of the company STUDENAC d.o.o., (hereinafter, the "USER"), based at Četvrt Ribnjak 17, Omiš, Republic of Croatia, with Tax number (OIB) 02023029348, acting jointly in their capacity as President of the Board and Member of the Board of the USER.

LOYAL GURU and the USER will be referred to hereinafter jointly as the "**Parties**" and individually as the "**Party**".

The appearing parties mutually acknowledge the necessary civil capacity to enter into and be bound by this contract, and

WHEREAS

LOYAL GURU is a company dedicated to the development, implementation, commercialization and specialized consulting in computer systems and has developed applications and tools for loyalty hosted on a cloud marketing platform, accessed by using the website app.loyal.guru or its interconnecting APIs, integrated into the technological architecture of JOBTITUDE (hereinafter, the "**PLATFORM**").

I. LOYAL GURU has the necessary capacity to implement the services under this contract during its term, and the necessary organization and resources.

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II. JOBTITUDE is the exclusive owner and holder of the PLATFORM, and its rights of use and exploitation.

III. The USER is a company interested in contracting the services offered by LOYAL GURU. Thus, the Parties are interested in and consider it appropriate to form a collaboration regime, by virtue of which LOYAL GURU will provide the services required of it within the scope of the object of the present Contract. To this end, they have agreed to establish the terms and conditions for the provision of the services explained below.

By virtue of the foregoing considerations, both Parties agree to enter into this Services Agreement (hereinafter, the "**Contract**"), to be governed by the following

CLAUSES

1. DESCRIPTION OF THE SERVICES

LOYAL GURU will provide the USER with the services described in **Annex I** and will therefore provide the USER with a set of computer tools to activate a loyalty program for the USER's customers, with activation of points and personalized coupons, amongst other items.

2. DESCRIPTION OF THE LOYAL GURU PLATFORM

2.1. LOYAL GURU makes the PLATFORM available to the USER to activate a loyalty program for the USER's customers, with activation of points and personalized coupons, amongst other items. The PLATFORM is a cloud SAAS platform from which the USER will be able to benefit once it is integrated with its internal services. The functionalities offered by the PLATFORM are shown in **Annex II**.

2.2. The PLATFORM does not carry out any commercial intermediation or intermediary agent activity for the USER, nor is it part of any service provision contract that the USER may sign with its customers. In no case does the LOYAL GURU platform guarantee the quality of the services provided by the USER to its customers, nor does the presence of the USER'S brand on the PLATFORM imply any recommendation about the service provision.

2.3. LOYAL GURU will be entitled to modify the look and feel (design, image, presentation and configuration) at any time without prior notice, and the

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PLATFORM content and its functions, by deleting, modifying, adding new features or subjecting them to specific conditions, without this altering the agreements or the commercial relationship between LOYAL GURU and the USER. However, such modifications may not adversely affect the provision of USER services to their customer or decrease the PLATFORM functionalities per this Agreement.

2.4. LOYAL GURU will keep the PLATFORM operational 24 hours a day throughout the year, whenever the state of the art allows.

2.5. If the USER detects any anomaly, interference from third parties, system errors or malfunctioning of the PLATFORM, it must inform LOYAL GURU by sending an e-mail to support@loyal.guru, so that the response to the anomaly can be provided in accordance with was is set forth in Annex V (SLA). If the anomaly or malfunction is due to causes attributable to LOYAL GURU, the Parties agree it must be rectified within 1 week of the detection of this PLATFORM anomaly or malfunction.

3. RIGHTS OF USE AND ACCESS

3.1. LOYAL GURU grants the USER the right to access the PLATFORM and use the software under the trade name "Loyal Guru" for the time agreed in this Contract and in accordance with the conditions established herein.

3.2. USER will need a user name and password (hereinafter, a user license) provided by LOYAL GURU to use the PLATFORM. LOYAL GURU will grant the USER with as many user licenses as the USER asks for.

3.3. The USER guarantees the accuracy of the information provided under its own responsibility, which it must maintain at all times, expressly exempting LOYAL GURU from any consequences and damages that such an inaccuracy may cause for third parties.

3.4. The USER'S identification code and password are totally personal and non-transferable, assigned solely and exclusively to the USER, which is responsible to LOYAL GURU and to third parties for the proper use and non-transmission or disclosure to third party individuals and/or legal entities other than the USER or the person expressly authorized by the USER to contract on its behalf.

3.5. If the USER becomes aware of any loss or theft of access codes, unauthorized use of the PLATFORM or codes, or any violation of its security, it is obliged to notify LOYAL GURU immediately. In this case, the USER will have

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the right to be given another identification code and another password to access the PLATFORM.

The USER is responsible for keeping its account name and password confidential. LOYAL GURU is not responsible for any loss due to stolen passwords or identity theft. LOYAL GURU does not have access to the USER's password and, for security reasons, is only enabled to reset the password.

4. CODE OF CONDUCT

a) The USER declares under its exclusive responsibility it will comply with applicable regulations diligently and in good faith.

b) The USER guarantees that the services to be offered on the PLATFORM are not illegal, immoral, forbidden or infringe the rights of third parties, and that it has all the authorizations and other requirements demanded by the law to carry out its business.

c) The USER undertakes, under its responsibility, to provide complete, accurate and truthful information about its business and the services it offers through the PLATFORM.

d) The USER is expressly prohibited from the following:

- Creating false identities, acting on behalf of others without sufficient power or legitimation or impersonating others.
- Entering false data, or fictitious offers of services; all its offers must be totally accurate and true.
- Infringement of third-party rights, in particular, intellectual property rights.
- Entering offers on items or objects that are withdrawn from the market.
- Using the PLATFORM without having enough capacity(access level and/or permissions) to do so.
- Not respecting the rules and processes determined for access to and use of the PLATFORM, or using methods that may damage the PLATFORM.
- Sending spam, junk mail or unwanted advertising.
- Using, buying or renting a mailing list for third parties.

If the USER'S conduct is not in accordance with the provisions of this Contract, LOYAL GURU will be then entitled to immediately suspend access to the

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platform and will inform the USER of the incident detected and USER shall be granted with 15 days to resolve it. If this period elapses without the USER having rectified its conduct, LOYAL GURU reserves the right to definitely terminate the Contract, by reliably informing the USER in writing of the effective date of the contractual termination.

5. TERM

This Contract has an initial term of 36-month contract, with the first year of mandatory compliance from the date of its signing. Once this initial term has expired, this Contract may be automatically renewed for annual periods. If either Party does not wish to renew before the end of the initial term, it must give the other Party at least 3 (THREE) MONTHS notice in writing. Financial conditions will be reviewed yearly by mutual consent between the parties.

6. TERMINATION

6.1. Both Parties may terminate this Contract in advance by informing the other Party in writing with a minimum of 3 (THREE) MONTHS' notice.

6.2. A material breach of any of the terms and conditions established in this Contract, which has not been remedied within 15 (FIFTEEN) days of being notified of it in writing by the other Party, will also be a cause for termination. Should the Party in breach fail to remedy the breach in the aforementioned 15 (FIFTEEN)-days period, the injured party may provide the party in breach with a notice of termination due to breach with immediate effects.

6.3. If this Contract is terminated, (i) the rights granted by one Party to the other will cease with immediate effect (unless otherwise provided for in this Section); (ii) USER's data will be treated as set forth in the DPA Agreement executed between the Parties; (iii) each Party will make all reasonable efforts to return or destroy any other confidential information it has of the other Party immediately, if requested; and (iv) the USER will not be exempted from paying any outstanding amounts to LOYAL GURU.

7. PRICING AND FORM OF PAYMENT

7.1. The rates for the services offered by LOYAL GURU are those set out in **Annex III**.

7.2. The payment term will be 60 days from the date of invoice. The date of invoice will be at the beginning of the month.

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7.3. LOYAL GURU will issue a sufficiently detailed invoice, on a monthly basis to include the services provided related to the maintenance of the connection to the PLATFORM. Notwithstanding the above, both Parties agree that the first invoice for the platform connection will be issued by LOYAL GURU before commencing the service, in accordance with the start-up plan agreed by both Parties, and will be settled in accordance with the form of payment agreed in the previous paragraph.

8. DEFAULT IN PAYMENT

8.1. LOYAL GURU reserves the right to suspend this Agreement in case there is a 30 days or upper delay in any payment. In such case, LOYAL GURU will send a notification to the USER stating that the service has been suspended and specifying the amounts due. If USER does not pay all the amounts due within the 15 days following the receipt of such notification, then LOYAL GURU will be entitled to cancel and terminate the Agreement.

8.2. The legal monthly interest rate will be applied to any outstanding balance of accounts in arrears, in addition to all the necessary expenses for its collection. This interest may not be paid in instalments and a single day of delay will imply the application of the full interest.

8.3. The USER will continue to be charged for connection rates during any period of suspension for non- payment. If either party terminates this Contract, the USER will be required to pay the outstanding balance of its account.

9. TAX

The above amounts do not include taxes, fees or similar charges, e.g., value added tax, sales tax, use tax, and withholding tax, as established by applicable legislation. The USER will be responsible for the payment of all taxes in accordance with the terms of this Contract, as long as the USER is a taxable person.

10. INTELLECTUAL PROPERTY RIGHTS

10.1. The USER expressly recognizes, for all purposes, that the information, signs, images, designs, logos, animations, videos, texts and other elements and contents, including the services and computer applications of the PLATFORM, are subject to the intellectual property rights of LOYAL GURU, and/or of third-party owners who have duly authorized their inclusion on the

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PLATFORM, and therefore no rights to them are granted to the USER, except for any expressly recognized by virtue of this Contract.

Therefore, the USER must respect the property rights of the website and software used to provide the PLATFORM, and those of the mobile app, if the case. The USER may use all LOYAL GURU brand assets only in accordance with the guidelines the latter establishes.

10.2. The USER declares and guarantees it owns or has permission to use all the material and content it sends through any channel (text messages, e-mail, push messages, purchase ticket) when using the PLATFORM.

10.3. The USER will be directly responsible for all the consequences, damages and harm that may arise for LOYAL GURU and/or third parties for the infringement of any obligation contained in this term.

10.4. The USER will be solely responsible for the accuracy, quality, integrity, legality, reliability, suitability and intellectual property rights in the use of all data belonging to the USER that is used on the PLATFORM.

For all the above reasons, LOYAL GURU must respect the intellectual property rights of the USER, while being able to use them in accordance with the guidelines set out by the latter.

10.5. For avoidance of doubt, intellectual property belonging to the USER and licensed separately by the USER such as (but not limited to) the USER's name, logo, image, copyrights to said content, USER specific visual design etc. shall remain entirely the intellectual property of the USER, and no rights, except expressly provided by this Agreement, are transferred to LOYAL GURU or any third party.

11. USAGE AUDIT

11.1. The USER will be granted with an unlimited number of user licenses to perform analyses or actions, the use of which will be the responsibility of the USER.

11.2. The PLATFORM has a system to identify the actions of each user license, with the time and repercussions.

11.3. The content of the communications (text message, e-mail, push message, purchase ticket), and the type of discount/offer given from the

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PLATFORM, will be validated by the USER; therefore, the financial consequences of these discounts/promotions will not be the responsibility of LOYAL GURU.

11.4. The group of customers to which campaigns are made will be specifically chosen by the USER; therefore, any complaints made by customers, due to the receipt of unwanted communications, will also be responsibility of the USER.

LOYAL GURU will allow management of the sending of campaigns to USERS customers while respecting their wishes for receiving communications.

12. SUSPENSION OF SERVICE

12.1. From USER Accounts by LOYAL GURU

Except for what is set forth in clause 4 for cases of forbidden conducts, if there is a breach of the Contract terms by the USER without prior written permission from LOYAL GURU, and the USER has not taken the necessary measures to amend it within 15 (fifteen) days from the acknowledgment of the breach by LOYAL GURU, LOYAL GURU reserves the right to suspend or cancel the Services.

The duration of any Suspension by LOYAL GURU will be extended until the USER has remedied the breach leading to the suspension. Such a suspension is without prejudice to the right of LOYAL GURU to terminate this Contract for breach of the obligations assumed by the USER, as stated in term 6.2 of this Contract.

12.2. Due to emergency security incidents

12.2.1. Incidents that may affect the PLATFORM safety, among others, are considered as Emergency Security Incidents:

- Attacks on the operating system that may occur on the PLATFORM (e.g. by hackers trying to access the system to carry out certain types of attacks, e.g. a DDOS attack), LOYAL GURU may deny access to certain users licenses for security reasons to block the system).

- USER'S customers losing the PLATFORM access password (e.g. if a USER customer loses the password giving access to the PLATFORM or shares it with an unauthorized person, LOYAL GURU can deny service or deactivate the

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customer's account as a matter of urgency, at the request of persons from the USER'S team).

12.2.2. If there is an urgent security incident, LOYAL GURU may automatically suspend the use of the USER Account. The suspension will have the minimum duration and scope necessary to prevent or resolve an emergency security incident. If LOYAL GURU suspends a USER account without previously notifying the USER, it will inform the USER of the reason as soon as is reasonably possible; such communication to the USER is obligatory.

13. RESPONSIBILITY

13.1. LOYAL GURU will assume responsibility for any damage caused to the USER if it fails to comply with its obligations under this Contract, **limited by the amount paid by the USER in the previous 12 (twelve) months**. Parties agree no punitive damages shall be applicable. LOYAL GURU is responsible for the proper functioning of the PLATFORM, leaving the USER unharmed for any direct damage caused to it by LOYAL GURU, arising from poor execution of the services it provides. Without prejudice to the above, LOYAL GURU will not assume any responsibility for indirect or consequential damage and/or loss of profit.

Likewise, LOYAL GURU represents and warrants that it has sufficient Civil Liability Policy to guarantee compensation for any damage that may arise under the provision of the services.

13.2. LOYAL GURU is not responsible for any damages caused by improper use of the service by the USER, which must refrain from carrying out acts of any kind that contravene applicable legislation or this Agreement. In addition, LOYAL GURU is not responsible for any damages caused by improper use of the service by the customers of the USER, which must refrain from carrying out acts of any kind that contravene applicable legislation or the terms of use of the app.

13.3. LOYAL GURU is not obliged to repair any direct or indirect damages caused by incomplete, incorrect or untrue information supplied by the USER of the PLATFORM, and will not be responsible for the behavior of the USER, for its possible failures or for any insolvency situations it may find itself in.

13.4. Under no circumstances will LOYAL GURU be responsible for any damage the USER may suffer by the breach of any term of this Contract by the USER.

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LOYAL GURU will not be directly obliged to repair any direct or indirect damage as a consequence of services provided by its external suppliers, such as Google or Amazon, with which it has collaboration or commercial agreements, acting solely as an intermediary, and which are unrelated to the business of the PLATFORM; in such cases, LOYAL GURU will conduct any such claim against its providers and will do its best efforts in order to obtain appropriate compensation from such provider.

LOYAL GURU commits to transfer to the USER any financial credits, or other compensation given by Google or any other third-party service provider to LOYAL GURU due to breach of SLA entered into between LOYAL GURU and Google or any other third-party service provider.

13.5. The USER will be the only party responsible for its business, based on offering the products and services that are commercialized through the PLATFORM, in relation to its management and to the fulfillment of current regulations applicable to the type of activity it is dedicated to, such as, obtaining permits, licenses and authorizations. For these purposes, management is understood as all the activities related to the provision of the services contracted, and any other activity related to the transaction model carried out through the PLATFORM.

13.6. The Parties agree that the injuring Party will be the only party responsible for any damage caused to injured Party, to any USER, and/or third party, as a result of bad faith, illegality, falsehood, inaccuracy, lack of diligence, failure to comply with information, content and/or the object of any transaction, commitment or contract that it assumes with its customers, as a result of the use of the PLATFORM or deriving from it.

13.7. Should the injured Party be declared responsible for any damage or harm caused by the injuring Party in a judicial or extrajudicial procedure, by a Court, Tribunal or Public Body, it may claim all the sums it has to pay and bear from the injuring Party, including those for taxes, fees, lawyers, court representatives, experts, arbitration, travel, accommodation and any other, but excluding what is indicated in the following section 13.8.

13.8. IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER FOR SPECIAL, INCIDENTAL, INDIRECT, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, AS WELL AS ANY DAMAGES RELATING TO LOST PROFITS, OPPORTUNITIES OR REVENUES REGARDLESS OF ANY NOTICE OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING THE FOREGOING, NOTHING IN THIS SECTION 13.8 IS INTENDED TO OR SHALL LIMIT OR

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RESTRICT (i) THE INDEMNIFICATION RIGHTS OR OBLIGATIONS OF ANY PARTY UNDER SECTION 13 HERETO, (ii) DAMAGES AVAILABLE FOR A PARTY'S BREACH OF ITS CONFIDENTIALITY OBLIGATIONS, OR (iii) DAMAGES AVAILABLE IN THE CASE OF A PARTY'S FRAUD OR INTENTIONAL MISCONDUCT.

14. SERVICE LEVEL AGREEMENT (SLA)

The parties agree to follow the good practices set out in **Annex IV** and **Annex V** to ensure that the services under this Contract are performed well.

15. PRIVACY POLICY

15.1. Protection of personal data

The Parties undertake to treat personal data to which they have access, and that has been provided by the other party for the proper provision of the services described in this Contract, in accordance with the applicable laws at any time and the indications given by the other Party, as well as to not disclose such data to third parties, nor even for safeguarding purposes, and apply all legally required security measures in order to preserve the integrity, confidentiality and availability of personal data.

15.2. Legitimacy of personal contract data

Basic data protection information	
Responsible party	JOBTITUDE, S.L.
Purpose	Contractual relationship, invoicing and commercial contact
Legitimation	Entering into a contract
Target group	No data will be passed on to third parties, unless legally required
Rights	To access, rectify and delete data, and other rights, as explained in the additional information
Additional Information	Additional and detailed information about our Privacy Policy can be found at www.loyal.guru/

The Parties authorize the processing of their personal contract data together with those obtained during the term of the contract to the processing of the

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data under the responsibility of LOYAL GURU, with the aim of carrying out the management of this contractual relationship and providing information about the services offered.

16. NON-SOLICIT

The USER, its partners and managers are obliged, directly and indirectly, (i) not to offer employment, enter into service leasing contracts or try to attract any person who is a director, employee or salesperson of LOYAL GURU, in relation to the service it provides.

17. IMAGE

17.1. The USER hereby expressly authorizes LOYAL GURU to use its name, image and logo for the following purposes:

- Having the USER brand on GOOGLE CLOUD PLATFORM as a success story for LOYAL GURU.
- Having the USER brand on the LOYAL GURU website.
- Having the USER brand in LOYAL GURU press releases.
- Having the USER brand in LOYAL GURU .pdf commercial.

Any other type of use (commercial or otherwise) of USER's name, image and logo, or other USER visual design features must be preapproved by the USER.

Any kind of use of the USER's name, image and logo, or other USER visual design features must be done in full compliance with any industrial property rights and the respect for the reputation of the USER.

17.2. The USER may use the name of LOYAL GURU in its advertising when it considers it appropriate, subject to the compliance with any industrial property rights and the respect for the reputation of LOYAL GURU.

18. CONFIDENTIALITY

The Parties agree to keep this Contract, its object, terms and conditions and the documents and information derived from it, confidential. They must therefore not disclose any of its aspects to any person other than those who are part of its board of directors or senior management; those who participate professionally in the transaction in a legal advisory, accounting, financial or other special capacity; or personnel affected by the provision of services under this Contract, unless required to do so by any regulatory body, inspector, supervisor or judicial

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procedure, or if imposed by law, regulation, rule, ordinance and/or any other legal mandate.

19. APPLICABLE LEGISLATION AND JURISDICTION

The access and use of the PLATFORM and interpretation, fulfillment and implementation of this Contract is subject to the provisions of Spanish law. The Parties waive any jurisdiction they may have and submit to the Courts and Tribunals of Barcelona.

In witness whereof, both Parties sign this Contract, together with its attached documents, in two counterparts in the place and on the date indicated in the heading.

JOBTITUDE, S.L.
BORJA SANFELIU RIBAS
CEO

DocuSigned by:
Borja Sanfeliu Ribas
859A9032C710401...

STUDENAC d.o.o.
MICHAŁ WOJCIECH SEŃCZUK
PRESIDENT OF THE BOARD

DocuSigned by:
Michał Wojciech Seńczu
282869DB738D48E...

STUDENAC d.o.o.
MICHAŁ ANDRZEJ HALWA
MEMBER OF THE BOARD

DocuSigned by:
Michał Andrzej Halwa
3FC6E9B03F224B9...

ANNEX I

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SERVICES TO BE PROVIDED BY LOYAL GURU

1. PLATFORM services

- Daily synchronization of the PLATFORM and USER systems at the level of tickets, ticket lines, products, product classification, establishments, etc.
- Use of the following functionality: Cdp, Crm, Engine segmentation, Analytics, Couponing, Campaigns
- Complex periodic intelligent segmentation according to business criteria established between LOYAL GURU and the USER'S team, taking into account the customer, their ticket, the products on the ticket and their history.
- Assignment of discount coupons to identified USER customers
- Launching of communication campaigns (Text message/ E-mail/ Push message/ social networks or other communication channels) to inform about the availability of new coupons, promotions, etc.
- Periodic campaign analysis (impact of campaigns on sales).
- Analysis of the customer base, segments.
- Control panels required for monitoring.
- General users licenses (consultation and action on all data)

2. SUPPORT services

a) On a one-off basis: IT integration

The development of the integration process falls mainly on the USER. The USER will be responsible for carrying out a series of data exports (to deliver the data history to Loyal Guru) and the configuration/development of a process capable of sending the data periodically to the system (ideally in real time from POS via Loyal Guru's APIs; however, it can also be sent every hour/day in the form of files). In addition, when relying on Loyal Guru's discount validation/redemption/printing system, the USER will have to make connections from its POS in real time to the Loyal Guru systems.

To guarantee the success of this process, the integration team at Loyal Guru will support the internal (or external) systems team to focus on their different tasks in the most optimal way:

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- Export of historical data
- Synchronization of periodic data
- POS connection with Loyal Guru systems

For all 3 points, Loyal Guru will also provide detailed and interactive documentation to help perform these tasks.

Once these tasks have been completed by the USER, Loyal Guru will perform the following tasks:

- Historical ingestion (ETLs capable of ingesting files delivered by the customer will be established, loaded into the system, etc..)

- Configuration of the system that receives the rest of the data at intervals (either the activation of key APIs for the customer, or the periodic file ingestion system)

- Create user licenses as specified by the USER on the Loyal Guru platform and parameterize it so the USER can carry out its business.

b) On a monthly basis, and in the terms and conditions specified in the Quote attached as Annex II:

- Customer service through a ticketing process
- Telephone Emergencies
- Business and technical support through a ticketing process
- Training

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ANNEX II

CONTRACTED MODULES AND COSTS

As per the QUOTE attached

If USER decides to contract more modules, Parties will detail new modules contracted and their Price and cost by means of a new Annex to the Agreement, duly signed by both Parties.



Signed quote LG.pdf

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ANNEX III
LOYAL GURU MODULES
DESCRIPTION

The main mission and capabilities of each of the platform's modules are described below.

CDP (Customer Data Platform)

This module is responsible for collecting different data provided by the USER to build a single vision of the customer in relation to these data (either loyal customer or anonymous sale).

The module has two main mechanisms for data ingestion: file exchange and API Rest, which is more recommended. The system is optimized for customer, store, product, product classification, ticket header, ticket lines, discounts and promotions entities. Other entities can also be entered on the system.

This module is responsible for the management of the BIG DATA so they can be consulted and activated later.

Segmentation Engine

This module offers the option to create complex audiences through an easy drag and drop interface, based on the data ingested by the system. It creates audiences for later consultation, analysis, export and above all linkage with other product modules for the deployment of customized offers.

This module is responsible for facilitating the creation of customer groups based on existing data related to them.

Advanced Retail Analytics

Once the data has been entered by the PDC, this module offers the customer dozens of panels to consult the data entered graphically. These panels have filters that vary according to the one being consulted; however, the common filters are those of stores (or groups of them), products (or sub-classifications of these), customers (or sub-segments of customers) and time frames. There are many dashboards that solve common issues in the food retail sector.

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This module is responsible for facilitating the consultation of data graphically to the USER.

Personalized Offers Engine

This module offers the possibility of distributing personalized, nominal offers among customer audiences. These can then be distributed through any channel (either with our omnichannel module, or with a third party) and can also be consumed via any channel (TV, ecommerce, etc... as long as the channel is integrated with Loyal Guru). This module can be used with integration via files or via API; the latter offers more benefits and robustness. In addition, the module has a section to control the incremental sales generated by each of these discounts (as long as it is executed within the scope of a promotional "plan" and is not a one-off manual campaign).

This module is responsible for facilitating the creation and distribution of personalized discounts among an audience of customers, and the subsequent measurement of the impact of this discount in terms of sales generated.

Digital Loyalty

This module offers the possibility of building a loyalty program based on obtaining points.

The module establishes accumulation rules based on customer purchases (and their detail at line and product level, etc.) and also other external factors (e.g., via an API trigger that comes from successfully filling out an externally maintained form). In turn, the module establishes a gift catalog (each with its name, photo, points, etc.) that can be redeemed for points (via API, and is therefore at the mercy of the customer, who decides where it wants to display this catalog, redemption actions, etc.). The module also allows the integration of the points in the purchase process as if it were a payment method. The customer can integrate this system into either physical or digital POS with the APIs provided by Loyal Guru in this module.

The consultation of points in the balance or movement format is possible via API, and is therefore easily integrated into any channel (app, ecommerce, POS, etc...)

This module is responsible for facilitating the flexible creation of an omnichannel point program. Omnichannel Campaigns Engine

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This module offers the possibility of creating campaigns that can be sent by e-mail and text and push messaging. It also allows the creation of landings. Using a drag & drop interface, the USER can create content templates with all relevant elements in the channel (e.g., responsive templates can be created in e- mail with images, text, variables, etc., and can be viewed well both on screen and on a mobile; with the same applying to other channels).

An audience can be associated with this template and the template sent to the selected audience through the required channel.

One of the main advantages of this module in Loyal Guru is that it is already 100% integrated with the other modules, so that sending a personalized offer with a discount coupon embedded in an e-mail is possible without the need for integration.

This is the module responsible for managing the omnichannel communication of promotional actions by, e-mail, text or push messaging.

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Loyal Guru

Annex 1. Detail on functionalities

Categories	Included in quote	Loyal Guru Comments
Components:		
Loyalty engine	x	
Promo engine - info if it is covered by loyalty platform or not	x	
Mobile App	x	
Web portal/Desktop version of a loyalty login in and view	x	
Recommendations engine (AI)	x	Note that recomendation engine is a wide topic. Our
Single sign in (covering Click&Collect as well)	x	We offer an IAM API solution, so identity can be unified across any channel. So acctions such as login, signup, sigin, pw recovery etc..
Reporting tool	x	
Interfaces/integration bus	x	We offer a full fledge set of Rest API's for integration purposes.
Adjusted IPIS functionalities		We don't understand the term IPIS, it is the same as PII
Self scanning of products and purchase via app		We don't cover POS functionalities, it's possible to integrated those

Categories	Included in quote	Loyal Guru Comments
Features of the loyalty engine - designing campaigns:		

Missing : As indicated in the quote, the consumer app and web portal modules are considered in the installation and configuration process, within part 2. Included in the monthly fee.

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ANNEX IV
LOYAL GURU SLAS

The parties agree to establish a Quality of Service and Service Level Agreement (SLA) for the LOYAL GURU platform contracted by the User, based on the following:

1. LOYAL GURU guarantee that the average response time of our Streaming API in the percentile 95th in a window of 5 minutes is less than 700 ms for any call in the 99% of the windows. Obviously, this refers to the response time, so if in the integration made or in the direct connection to the Internet of the User there are temporary overheads, those are not contemplated in this timing.

2. LOYAL GURU guarantees a successful response of 99% of calls made in the last thirty days (understood as any call that does not have a response code in the range of 5XX. Those with a response code of 5XX are calls that indicate a serious internal error has occurred and that the operation therefore needs to be repeated). This implies that whatever the response to this call (success codes 200, errors 400 due to malformation of the request or other types of responses), they will be executed with a success rate of at least 99% of the time.

Neither LOYAL GURU, nor any other provider currently on the market can guarantee 100% success, so this implies that the integrator must always make the calls with an integrated retry system; such that, if a call falls to 1%, which could give an error, it is retried after X ms. Thus, the integration should be done according to the documentation sections provided by LOYAL GURU in relation to retries and the same powerful requests.

Maintenance and system status monitoring

LOYAL GURU offers a status monitoring system. This provides the service status, so IT department personnel or whoever is considered appropriate can sign on to receive notifications regarding any issue.

Any aspect that affects the User will be communicated via this system with the necessary notice.

In the case of light maintenance, these usually last between 30 seconds and

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3 minutes, and are given 2 weeks' notice. Maintenance will always be carried out on a schedule that does not affect the real-time operation of the system, and will be sufficiently short in time not to impact the user if the integration of retries is correct.

For maintenance that implies changes in the integration, these are of course planned with the User so that JOBTITUDE can adapt to its timing, and will always be within 6 months.

The parties refer to the link for this service: https://loyalguru.statuspage.io/

Request Per Seconds (RPS) api request limits

General RPS: 320

Limit per method

Method	Description	Endpoint	RPS
Simulation	Simulations	/activities/simulate	100
Customer get	Customers Queries	/customers/{id}	100
Customer score	Customers Points Queries	/customers/{id}/scores	180
Score transacitons	Queries list of point transactions	/scores/transactions	65
Rest of resources	Rest of api calls	*	65

In the case of non-compliance with the service levels provided for Real Time and/ or No Real Time incidents of severity degree 1) and / or 2), the User may apply, for each non-compliance, a penalty of 5% on the Last monthly amount paid to JOBTITUDE.

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ANNEX V

SLA ATTENTION FOR INCIDENTS

a) Level 1 Success Support

This level of support is not to solve technical incidents but rather resolve doubts or answer questions related to the use of the Platform, its functionalities, modules and the internal policies to be used in the different management processes. In most cases, it will be sufficient to consult the documentation or the JOBTITUDE knowledge base.

Level 1 technical support will answer all questions by e-mail, marketing@loyal.guru. The response time is available from Monday to Thursday from 9.00 am to 6.00 pm and Friday from 8.30 am to 3.30 pm. The maximum response time will be 72 hours.

b) Level 2 Technical Support

This level of support is to resolve technical issues and help with high-level issues that cannot be resolved in Level 1 support. The entry point will always be via email **support@loyal.guru**. Any incident registered with a ticket reported by email.

The response and resolution time will depend on the seriousness of the incident. For critical incidents, please, apart from sending the email, call the office phone directly +34 93 551 14 43 and we will attend to the first response 24 hours a day / 7 days.

In other cases, the response and resolution time will only be made from Monday to Thursday from 09:00 am to 6:00 pm and on Friday from 8:30 am to 15:30 pm.

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Response times according to incident severity:

Incident priority	Response time	Resolution time	Service available
Critical	120 min	4 hours	24h/7
High	120 min	8 hours	Monday to Thrusday, 9 am to 6 pm cet Friday, 8:30 am to 3:30 pm cet
Medium	120 min	4/6 weeks	Monday to Thrusday, 9 am to 6 pm cet Friday, 8:30 am to 3:30 pm cet
Low	120 min	3 months	Monday to Thrusday, 9 am to 6 pm cet Friday, 8:30 am to 3:30 pm cet

Critical incidents

- High impact on business processes. It implies that the customer cannot wait for the resolution of the problem to be made the next working day.
- Errors that are **essential** for the core functionality of the application
  - Coupon printing / validation
  - Granting discounts/points **with** monetary implications
  - Campaign launches
  - Connection to the critical server (e.g., ERROR 500)

High priority incidents

- Significant impact on business processes. A specific business functionality is severely restricted in its use, but **with no monetary impact for the customer.**
- Errors related to the main functionality of the application.
  - Non-critical coupon printing
  - Granting discounts/points without monetary involvement
  - Platform modules other than points and campaigns

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Medium-priority incidents

- Minor commercial impact. No additional software functionality is available, slightly affecting business objectives.
- Errors that do not affect any critical user functionality. Generally, medium-severity errors have alternative solutions that allow users to perform the desired task that the error may have hindered, or the function may still work, but in a less effective manner.

Low-priority incidents

- Minimal commercial impact. Functional or technical queries on the use and status of the software.
- Errors that do not interfere with the main functionality. The user's history meets all acceptance criteria.
- For example,
  - Design
  - Text errors
  - Translation of texts

STUDENAC MARKET

Loyal Guru

Loyal Guru Quote to:



Author: Borja Sanfeliu
Reviewed by: Raquel Duerto, Javier Fernandez
Date: 5th February, 2021

STUDENAC MARKET

Loyal Guru

The Loyal Guru Solution

Loyal Guru is a solution catering to the retail sector that offers a series of modules to which customers can subscribe.

Studenac is interested in below modules marked in yellow.

Loyal Guru Saas Modules:

- Customer Data Platform
- Segmentation Engine
- Digital Loyalty
- Personalized offers engine
- Consumer App
- Omnichannel campaigns
- Advanced Retail Analytics
- Gift Card
- CPG media management

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Loyal Guru

Quote

Loyal Guru Cloud	Driver	Threshold	Tarif EUR (excl VAT)
MODULES			
CUSTOMER DATA PLATFORM Data management & IAM & Segmentation engine	nº Tickets	-	YES
DIGITAL LOYALTY (points engine)	nº Simulations	-	YES
PERSONALIZED OFFER ENGINE (coupons engine)	nº Created Cupons	-	YES
CONSUMER APP (covering existing features)		-	YES
OMNICHANNEL CAMPAIGNS (Sms, E-mail, Push, POS)		-	YES
RETAIL ANALYTICS - BASIC	Full Time User	-	YES
RETAIL ANALYTICS - CUSTOM	Full Time User	-	NO
CAMPAIGNS			
SMS	sms	0,036 € / sms	
E-MAIL	number mails sent	- 100.000 envíos -> 29,95€/mes - Entre 100.000 y 550.000 -> 279€/mes - Entre 550.000 y 1.000.000 -> 499€/mes	
PUSH	number subscribers	- 1 <> 30k subscribers -> 0,0028 subscriptor. - 30k <> 200k subscribers -> 0,0027 subscriptor. - more 200k subscribers -> 0,0026 subscriptor.	
SERVICES			
SUPPORT 9-18h Mo-Fri CET Ticketing Platform		16h / month	Included
SUPPORT extra Ticketing Platform			75€/h
24x7 SUPPORT (if problem caused by the client)			150€/h

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Loyal Guru

Calendar & MVP (tentative)

Install&Config

3 months

Part 1 : 1st May 2021

- CUSTOMER DATA PLATFORM - CDP (existing club / sign up new clients)
- DIGITAL LOYALTY - POINTS (linear acum, points with few rewards ?)
- CONSUMER APP (basic features)
- OMNICHANNEL CAMPAIGNS (sms, e-mail, etc..)
- RETAIL ANALYTICS - BASIC

Part 2 (personalized offers)

- PERSONALIZED OFFERS ENGINE - COUPONS (app / pos)
- CONSUMER APP (extra features)
- WEB PORTAL

Attaching Detail on functionalities on Annex 1.

Note: Payment in the APP will be done through the e-commerce platform of Studenac. The e-commerce platform has to be responsive and will be included in the APP as one functionality.

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Loyal Guru

Quote CAPEX & OPEX

Figures for a 3 year contract

CAPEX: 140.000 € payable during first 3 months

- February: 46.700 €
- March: 46.700 €
- April: 46.600 €
- Launching: 1st may

OPEX: 5.000 € / month since the beginning of project: February 2021

Personalization only will be available in the APP (extra features) and will charge an extra cost 75 €/h

Out of the perimeter that we have currently defined, attached a Draft quote for:

- Gift Card Module: 5.000 € / month (excl VAT)
    - Attaching commercial presentation

- CPG media management: 5.000 € / month (excl VAT)
    - The aim of this module is to obtain extra financing from CPG Brands. Loyal Guru can either propose a saas fix rate or a revenue share linked to obtained funds (normally 15% of redeemed discounts). The discounts and the service should be paid by the CPG Brands. In the rev share model (option b) Loyal Guru will also provide a team of Retail Experts to set the project up.

      For example: https://www.linkedin.com/in/luis-martinez-gallardo-b348a36a/)

MK

NM

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Loyal Guru

Terms and Conditions

Below mentioned modules will be subject to further negotiation likewise the offered price for these modules will not increase from the price stated in these offer.

- Gift Card
- CPG media management
- SMS, MAIL, PUSCH Campaigns

This proposal is subject to the Loyal Guru Standard Terms and Conditions of Sale, available upon request. This proposal is the total understanding between the parties in relation to the requirements put in common and replaces any agreement, representation or previous written or oral understanding between the parties.

36-month contract, with the first year of mandatory compliance.

Payment term will be 60 days from the date of invoice - beginning of the month -.

Validity

This offer is valid until 31-March-2021.

Purchase Order

The Client agrees to issue a purchase order for the Annual Total Cost (12 months) at least one (1) week before the Services are activated.

IN WITNESS WHEREOF, the parties so agreed on the date written above.

JOBTITUDE, S.L.	**STUDENAC**
By: Borja Sanfeliu Ribas	By:
SIGNED BY:	SIGNED BY:
TITLE: CEO	TITLE:
DATE:	DATE:

STUDENAC
Studenac d.o.o.
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21310 Omiš

Jobtitude, S.L.
B-66081001
93 551 14 43

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Loyal Guru

Annex 1. Detail on functionalities

Categories	Included in quote	Loyal Guru Comments
Components:		
Loyalty engine	x	
Promo engine - info if it is covered by loyalty platform or not	x	
Mobile App	x	
Web portal/Desktop version of a loyalty login in and view	x	
Recommendations engine (AI)	x	Note that recomendation engine is a wide topic. Our
Single sign in (covering Click&Collect as well)	x	We offer an IAM API solution, so identity can be unified across any channel. So acctions such as login, signup, sigin, pw recovery etc..
Reporting tool	x	
Interfaces/integration bus	x	We offer a full fledge set of Rest API's for integration purposes.
Adjusted IPIS functionalities		We don't understand the term IPIS, it is the same as PII
Self scanning of products and purchase via app		We don't cover POS functionalities, it's possible to integrated those

Categories	Included in quote	Loyal Guru Comments
Features of the loyalty engine - designing campaigns:		
Possibility to select:		
Time or event to trigger the campaign (e.g. Each Thursday, each	x	
Automated rule for campaigns: e.g. prompt customer who has not	x	
Target group of customers based on defined criteria (criteria need	x	
Sales channel to which the campaign would be applicable (e.g.	x	
Specific store or group of stores based on defined criteria (both in	x	
Products subject to the campaign, or groups of product based on	x	
Communication channel (app, push down message, email, sms,	x	Social Media excluded. We deal with SMS / PUSH / E-mail / POS
Control group to test the effectiveness and results of campaigns	x	Control group included / A/b only included but via manual
Various promotions to be set up (more details in section E)	x	
Preferred intuitive method to design campaigns - canvas	x	Drag and Drop canvas.
Possibility of creating recurring campaigns (repeatable)	x	
Possibility of creating ad-hoc campaigns (something which we can	x	
Possibility of creating combo campaigns (two or more products	x	
Possibility of creating a family/group account with several	x	Yes but the cutsomer id used for the point collection should be the
The same entitlements available for all the channels	x	
Printing coupons on bill invoices (from cashier)	x	
Possibility of managing the level of margin investment per		Nowadays we cover managing the Discount Cost of the
Linking access with Facebook/Instagram/LinkedIn/Google		Our platform is oAuth ready, our Consumer App White label as
Setting up campaigns based on recommendation engine	x	
Duration of campaigns should be possible to set up each time	x	

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Loyal Guru

Categories	Included in quote	Loyal Guru Comments
Features of the loyalty engine - collecting data:		
Data to be collected:		
Name	x	
Surname	x	
Gender	x	
Birthdate (day, month, year)	x	
Street	x	
House number	x	
Flat/Apartment number	x	
Postal Code	x	
City	x	
Country	x	
Education	x	
Marital status	x	
CoolCard joining date	x	
Issuing store	x	
Number of household members	x	
Children (number, gender, birthdate)	x	in basic app only number of children
Pets (type)	x	

Categories	Included in quote	Loyal Guru Comments
List of identified types of campaigns/promotions/use cases:		
Collecting points exchanged into coupons, redeemable at POS or	x	
Collecting points based on arrivals to store (customer check	x	
Dedicated coupons per campaign - special discount per product	x	
Coupons awarded based on an event - e.g. Amount of purchases	x	
Combo (buy more - two or more SKU from same or different	x	Our discount definition system is very flexible, but when some
Allowing the customer to select preferred products from a wider		We don't have exactly this feature, but we have a a feature that
Possibility to create one coupon for whole network and one	x	
Digital Gift Card/Gift vouchers		Actual Discussion
Exchanging points for coupons/discounts or free products (coffee,	x	
Collecting virtual stickers for specific rewards (like those physical	x	This is done via points acummulation
Point multipliers (e.g. for specific products/categories/brands) -	x	
Coupons for ones that reduced frequency of their arrival	x	
Achievements - come five times to stores and get something	x	Done via periodic campaigns
Doing cross promotions with existing offers - ex pay bills and use	x	
Programs with external partners (e.g. spend X HRK and get a	x	
Joint promos with card payment companies (ex. For only VISA	x	Possible if sending info when creatinh ticket

STUDENAC MARKET

Loyal Guru

Categories	Included in quote	Loyal Guru Comments
Features of the Mobile App and Web Portal:		
Data maintenance (ex. Store working hours) to be entered only at	x	
e-CoolCard	x	
e-tickets (digital coupons)	x	
Current amount of points and all coupons he gets for that	x	
All coupons received and redeemed so far	x	
Shopping status including benefits consumed	x	
Points sharing/exchange	x	
Coupon/gift transferring	x	
In-App payments (connecting any credit/debit card and having		
Summary of all bills within the app	x	The same as digital receipts
Two levels of using Mobile App:	x	
Coupon activation possibility - I can select 2 out of 10 and only 2	x	
Coupon activation should be selected by customer upfront. Sales	x	
Customer to interact with the app - confirm check-in, fill out	x	
Targets - spend X and you will reach certain level/points (show	x	
Push notifications in mobile app	x	
Validation/verification - activation button	x	
Gamification possibility		Gamification is a wide topic,we believe there are other companies
Self-scanning	x	barcode that represents customer can be scanned by cashier
Old features available in current mobile app (e.g. store	x	
Possibility of an interactive game as part of the mobile app		

Categories	Included in quote	Loyal Guru Comments
Business process - User view/lifecycle:		
Setting up an account - plastic member needs to be migrated to		Login via social media can be developed, the rest is included.
Managing own data, personalizing - channels and scope	x	
Using the tools - CoolCard - collecting points	x	
Viewing/managing available promotions, coupons, stickers, points	x	
Activating coupons and promotions, selecting benefits	x	
Redeeming points/credits/coupons	x	

STUDENAC MARKET

Loyal Guru

Categories	Included in quote	Loyal Guru Comments
Reporting:		
Dashboard, simple, readable view	x	
Margin destruction mechanism (protecting minimum price for a		
Reports with customer shopping behaviour	x	
New joiners in specified time (also per store)	x	
Transactions (per store/region)	x	
Sales per loyalty card/per active loyalty card	x	
Sales per SKUs/classification structure per store/region/per time	x	
Status of customers (active/not-active/initialized/blocked) + type	x	
Fraud detection - system providers to inform on what they have!		
Campaign evaluation success - criteria to be defined	x	
Store analysis (promo shopping uplift, etc.) - general BI		
Average monthly value per active card	x	
Cohort analyses		
Churn report and forecasting	x	Forecast Budget yes
Weekly report on cost of promotion		Massive promotion not included
Retention analyses	x	
KPIs to be defined (transaction growth, average basket,	x	
Report per store level of winning new registrations into the	x	
Report on interactions within the app (ex. Clicks, views,	x	

Categories	Included in quote	Loyal Guru Comments
Transition process:		
Due to poor quality and missing data, re-registration required		
Old cards to be still operational	x	
Incentives to migrate into digital	x	
Incentives for signing-up - welcome gift	x	
Security, anti-fraud protection:		
No overlapping promos, no double counting	x	
GDPR	x	
Expiry dates for points and coupons to be defined as per each	x	
Cross-checks	x	
Tracking used coupons - each is unique and dedicated	x	
Limit of total number of coupons per each promotions	x	

At the moment program on plastic consisting of 110.000 members