

## Cost per conversation in INR, effective June 1, 2023

Market	Currency	Marketing	Utility	Authentication	Authentication- International	Service
Argentina	₹	4.5293	2.4918	2.6888	n/a	n/a
Brazil	₹	4.5808	0.5863	2.3087	n/a	n/a
Chile	₹	6.5135	1.4654	3.8642	n/a	n/a
Colombia	₹	0.9161	0.0147	0.5607	n/a	n/a
Egypt	₹	7.8651	0.3812	0.3812	4.7668	n/a
France	₹	10.4984	2.1994	5.0674	n/a	n/a
Germany	₹	10.0073	4.0322	5.6308	n/a	n/a
India	₹	0.7846	0.115	0.115	2.3	n/a
Indonesia	₹	3.0111	1.4653	2.1979	9.9638	n/a
Israel	₹	2.5871	0.3885	1.2368	n/a	n/a
Italy	₹	5.0614	2.1974	2.7687	n/a	n/a
Malaysia	₹	6.3037	1.0262	1.0262	3.0639	n/a
Mexico	₹	3.1938	0.7325	1.7537	n/a	n/a
Netherlands	₹	11.7078	3.6656	5.2784	n/a	n/a
Nigeria	₹	3.7851	0.4915	0.4915	5.5035	n/a
Pakistan	₹	3.4683	0.396	0.396	5.5035	n/a
Peru	₹	5.1536	1.4662	2.7626	n/a	n/a
Russia	₹	5.8767	2.9311	3.1457	n/a	n/a
Saudi Arabia	₹	3.3292	0.842	0.842	4.3871	n/a
South Africa	₹	2.7821	0.5579	0.5579	1.4681	n/a
Spain	₹	4.5044	1.4648	2.5049	n/a	n/a
Turkey	₹	0.7989	0.3884	0.6101	n/a	n/a
United Arab Emirates	₹	2.8164	1.1509	1.1509	3.7342	n/a
United Kingdom	₹	3.8747	1.6122	2.6249	n/a	n/a
North America	₹	1.8313	0.293	0.9889	n/a	n/a
Rest of Africa	₹	1.6497	0.293	1.0558	n/a	n/a
Rest of Asia Pacific	₹	5.3664	1.151	3.1124	n/a	n/a
Rest of Central & Eastern Europe	₹	6.2997	2.5858	4.0809	n/a	n/a
Rest of Latin America	₹	5.4207	0.8278	3.2581	n/a	n/a
Rest of Middle East	₹	2.4993	1.1507	1.303	n/a	n/a
Rest of Western Europe	₹	4.3378	2.1982	2.7697	n/a	n/a
Other	₹	4.4248	0.5641	2.2292	n/a	n/a

Note: Authentication-International rate applies for Indonesia as of June 1, 2024 and India as of July 1, 2024.

Note: Utility rates below apply as of August 1, 2024.

Note: Marketing rates below apply as of October 1, 2024.

Note: Service conversations are free as of November 1, 2024.

Note: Utility rate below applies for Rest of Africa as of November 1, 2024.

Note: Authentication and authentication-international rates below apply for Egypt, Malaysia, Nigeria, Pakistan, Saudi Arabia, South Africa and the United Arab Emirates as of February 1, 2025.

Note: Authentication-international rates below apply for Egypt, Nigeria, Pakistan, and South Africa as of April 1, 2025.