



Agreement version: 2.2.
Applicable as of: 19.05.2026

MONEFIT SMARTSAVER AFFILIATES REFERRAL BONUS CAMPAIGN

TERMS AND CONDITIONS

1. INTRODUCTION

1.1. Monefit Investments OÜ (hereinafter "**Monefit SmartSaver**") has introduced the Affiliates Referral Bonus Campaign which offers an Affiliates Referral Bonus to Eligible Users who use an Affiliates Code when opening a Monefit SmartSaver Account during the Affiliates Referral Campaign Period. These Monefit Smartsaver Affiliates Referral Bonus Campaign terms and conditions (hereinafter **the "Terms"**) will apply throughout the Affiliates Referral Campaign Period.

1.2. By opening a SmartSaver Account and verifying their identity during the Affiliates Referral Campaign Period, each Eligible User agrees to and accepts these Terms in addition to any other terms which Monefit SmartSaver applies, including the Terms of Use of Monefit SmartSaver (hereinafter "**Terms of Use**") which appear on the SmartSaver Website.

1.3 In these Terms following words and expressions shall have the following meaning:

"Affiliate" means a person participating in the Affiliates Referral Bonus Campaign who is authorised to provide an Affiliates Code to new users.

"Affiliates Code" means the referral code provided by an Affiliate and used by an Eligible User when registering and verifying their identity;

"Affiliates Referral Bonus" means the bonus available to Eligible Users under the Affiliates Referral Bonus Campaign and set out in Section 3;

"Affiliates Referral Bonus Campaign" means the campaign operated by Monefit SmartSaver that is the subject of these Terms;

"Affiliates Referral Campaign Period" means the duration of the Affiliates Referral Bonus Campaign operated by Monefit SmartSaver and set out in Section 2;

"Eligible User" means a User who meets the Eligibility Criteria set out in Section 4;

"User's Date of Validation" means the date an Eligible User successfully registers and verifies their identity during the Affiliates Referral Bonus Campaign Period.

1.4 Except as set out above, the capitalised terms used in these Terms shall have the same meanings as given to them in the Terms of Use.

2. PERIOD OF THE CAMPAIGN

2.1. The Affiliates Referral Bonus Campaign Period starts on 19/05/2026 at 00:01 Central European Time and ends at a time when the Affiliates Referral Bonus Campaign is

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terminated by Monefit SmartSaver in accordance with the procedure set out below. In the event of such termination these Terms shall have no effect, but the Terms of Use shall continue to apply unless the context requires otherwise.

3. **AFFILIATES REFERRAL BONUS**

3.1. Participation in the Affiliates Referral Bonus Campaign entitles Users who meet the Eligibility Criteria (as set out below) to receive the Affiliates Referral Bonus.

3.2 The Affiliates Referral Bonus is 0.25% of the net credit balance in the Eligible User's SmartSaver Account as at the 90th calendar day following the User's Date of Validation.

3.3 The Affiliates Referral Bonus will be paid (provided that the User has complied with all conditions in these Terms and the Terms of Use) by adding electronic funds directly into the User's SmartSaver Account within 7 business days from the User's Date of Validation.

3.4. The Affiliates Referral Bonus is limited to a maximum of 625 EUR.

3.5. The Affiliates Referral Bonus has no cash value, is non transferable and cannot be exchanged for cash by the User.

3.6 The Affiliates Referral Bonus Campaign is not compatible with other sign-up promotional campaigns except for the Welcome Bonus Campaign.

4. **ELIGIBILITY CRITERIA**

4.1 The User is entitled to the Affiliates Referral Bonus if all the following conditions are satisfied:

4.1.1. the User registers and verifies their identity during the Affiliates Referral Bonus Campaign Period; and

4.1.2 at the time the User registers and verifies their identity, they provide a valid Affiliates Code; and

4.1.3 the User did not previously have a Monefit SmartSaver Account, registered with the same or a different email address. If Monefit SmartSaver detects the Referred Party already has or previously had an account at Monefit SmartSaver, the Referred Party's new account will be erased and the Referral Bonus will be revoked; and

4.1.4 the User adds funds to their Monefit SmartSaver Account during the Affiliates Referral Bonus Campaign Period.

4.2 A User shall not be eligible for the Affiliates Referral Bonus if any of the following circumstances applies:

4.2.1 the User registers a SmartSaver Account using the Affiliate's own Affiliates Code;

4.2.2 the User is a close relative of the Affiliate whose Affiliates Code was used; for the avoidance of doubt, "close relative" means a direct ascendant or descendant, a spouse, a spouse's child, or the spouse of a child; or

4.2.3. the User registers a SmartSaver Account using an Affiliates Code, and that SmartSaver Account is opened, operated, funded or otherwise controlled, directly or



indirectly, by the Affiliate whose Affiliates Code was used.

TAXATION

The Eligible User shall be fully responsible for the calculation and payment of all taxes arising from the Affiliates Referral Bonus obtained as a result of their participation in the Affiliates Referral Bonus Campaign. All Affiliates Referral Bonuses will be paid without any deduction or withholding for or on account of any tax.

5. TERMINATION OF THE AFFILIATES REFERRAL BONUS CAMPAIGN AND UPDATES TO THE TERMS

6.1 The User is obliged to immediately stop their participation in the Affiliates Referral Bonus Campaign if requested by Monefit SmartSaver. Such a request can be made for any reason and at Monefit SmartSaver's sole discretion.

6.2 Monefit SmartSaver may review the payment and withdrawal record of any Smartsaver Account in the event Monefit SmartSaver suspects any User of breaching these Terms.

6.3 Monefit SmartSaver reserves the right to suspend or terminate the User's SmartSaver Account, and to withhold, cancel or refuse to pay the Affiliates Referral Bonus, if Monefit SmartSaver suspects that the SmartSaver Account was registered under any of the circumstances set out in Section 4.2, or if the User does not comply with these Terms, the Terms of Use or applicable law.

6.4 Monefit SmartSaver reserves the right to disqualify the Affiliate and the User from the Affiliates Referral Bonus Campaign in the cases set out in Section 6.3. In such cases, the User will not be eligible to receive the Affiliates Referral Bonus and the Affiliate's Affiliates Code may be revoked.

6.5 Monefit SmartSaver may, in its sole and absolute discretion, amend these Terms unilaterally and without individually notifying each User. Monefit SmartSaver may not always be able to give each User advanced notice of any amendments. If Monefit SmartSaver modifies these Terms, the updated Terms will always be posted on the SmartSaver Website, at which time they will be deemed to take immediate effect. Continued participation in the Affiliates Referral Bonus Campaign shall constitute each User's acceptance of the updated Terms.

6.6 Monefit SmartSaver may suspend or unilaterally terminate the Affiliates Referral Bonus Campaign or the User's ability to participate in it at any time for any reason. In the event of termination, these Terms shall automatically cease to have effect. Monefit SmartSaver shall give notice of termination of the Affiliates Referral Bonus Campaign by any of the following:

- a) sending a relevant notice to each User; or
- b) publishing an announcement of the termination on the SmartSaver Website; or
- c) by removing the Terms from the SmartSaver Website.



6. **MISCELLANEOUS**

6.1. Any dispute or claim arising out of these Terms, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by the Terms of Use.

If you have any questions about how to enter the Affiliates Referral Bonus Campaign or about it, please send an email to info@monefit.com.