

Agreement version:

1.0.

Applicable as of:

30.04.2026

MONEFIT SMARTSAVER
AUTO INVEST CHALLENGE CAMPAIGN
TERMS & CONDITIONS

1. INTRODUCTION

- 1.1. Monefit Investments OÜ (hereinafter "**Monefit SmartSaver**") has introduced the Auto Invest Challenge Campaign which offers a Auto Invest Bonus to Eligible Users. These Monefit SmartSaver Auto Invest Challenge Campaign Terms & Conditions (hereinafter the "**Terms**") apply throughout the Auto Invest Challenge Campaign Period.
- 1.2. By participating in the Auto Invest Challenge Campaign 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 the "**Terms of Use**") which appear on the SmartSaver Website.
- 1.3. In these Terms following words and expressions shall have the following meanings:

"**Auto Invest**" means allocation of funds to a User's SmartSaver Account as recurring payments, enabled via selecting the relevant feature by the User via the SmartSaver Website;

"**Auto Invest Bonus**" means the bonus available to Eligible Users under the Auto Invest Challenge Campaign as set out in Section 3;

"**Auto Invest Challenge Campaign**" means the campaign operated by Monefit SmartSaver which is the subject of these Terms;

"**Auto Invest Challenge Campaign Period**" means the duration of the Auto Invest Challenge Campaign operated by Monefit SmartSaver as set out in Section 2;

"**Eligible User**" means a User who meets the Eligibility Criteria set out in Section 3 and Participation Eligibility set out in Section 4;

"**Minimum Qualifying Period**" means 3 months from the date when the first Successful Auto Invest Payment was made;

"**Net New Funds**" means funds allocated to the User's SmartSaver Account that exceed the total amount of funds that had been allocated to the User's SmartSaver Account for the purchase of the SmartSaver Claims before the start of the Auto Invest Challenge Campaign Period;

"**Successful Auto Invest Payment**" means an Auto Invest payment which has been fully allocated to the User's SmartSaver Account, and which has not been reversed, recalled, or returned for any reason, including, but not limited to, insufficient funds or incorrect payment details.

- 1.4. Except as set out above, 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 Auto Invest Challenge Campaign Period starts on 30/04/2026 at 00:01 Central European Time and ends on 16/08/2026 at 23:59 Central European Time.

3. AUTO INVEST BONUS

- 3.1. To receive the Auto Invest Bonus of 25 EUR, the Eligible User must:
 - 3.1.1. set up a first monthly, bi-monthly or weekly Auto Invest payment of a minimum of 50 EUR by 15/05/2026;
 - 3.1.2. maintain an enabled Auto Invest feature at least for the Minimum Qualifying Period ;
 - 3.1.3. make Successful Auto Invest Payments continuously at least for the Minimum Qualifying Period , regardless of the payment frequency selected (monthly, bi-monthly or weekly);
 - 3.1.4. not withdraw any funds allocated to the User's SmartSaver Account via the Auto Invest feature at least for the Minimum Qualifying Period;
 - 3.1.5. only allocate Net New Funds as part of the Successful Auto-Invest Payments.
- 3.2. The Auto Invest Bonus shall be allocated to the relevant Eligible User's SmartSaver Account within 10 Business Days following the end of the Auto Invest Challenge Campaign Period.
- 3.3. The Auto Invest Bonus will not be displayed in the SmartSaver Account during the Auto Invest Challenge Campaign Period. An Eligible User will receive: (i) an email within ten (10) Business Days following the end of the Auto Invest Challenge Campaign Period confirming whether the conditions for the bonus have been met in accordance with the terms of the campaign.

4. PARTICIPATION ELIGIBILITY

- 4.1. This Auto Invest Challenge Campaign is available only to selected Users who have received the relevant communication directly from Monefit SmartSaver. Participation eligibility is determined at Monefit SmartSaver's discretion based on internal criterias.
- 4.2. This Auto Invest Challenge Campaign is available only to Users that do not have the Auto Invest feature enabled as of the start date of the Auto Invest Challenge Campaign Period and who have not had it enabled at least from the beginning of the calendar month preceding the start date of the Auto Invest Challenge Campaign Period.

5. TAXATION

- 5.1. The Eligible User shall be solely responsible for the calculation and payment of any taxes arising from the Auto Invest Bonus received as a result of his/her participation in the Auto Invest Challenge Campaign. All Auto Invest Bonuses will be granted without any deduction or withholding for or on account of any Tax.



6. TERMINATION OF THE AUTO INVEST BONUS CAMPAIGN AND UPDATES TO THE TERMS

- 6.1. Following the end of the Auto Invest Challenge Campaign Period or termination of the Auto Invest Challenge Campaign, these Terms shall have no effect unless the context otherwise requires.
- 6.2. A User is obliged to immediately stop participating in the Auto Invest Challenge Campaign if requested by Monefit SmartSaver. Such a request can be made for any reason and at Monefit SmartSaver's sole discretion.
- 6.3. Monefit SmartSaver may review the payment and withdrawal record of any SmartSaver Account in the event that Monefit SmartSaver suspects any User of breaching these Terms.
- 6.4. Monefit SmartSaver reserves the right to suspend or terminate the User's SmartSaver Account or revoke the Auto Invest Bonus, if Monefit SmartSaver notices any activity that is believed to be abusive, fraudulent, or non-compliant with these Terms, the Terms of Use or any other agreements that apply to the User.
- 6.5. Monefit SmartSaver may suspend or terminate the Auto Invest Challenge Campaign or the User's ability to participate in it at any time for any reason.
- 6.6. 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 Auto Invest Challenge Campaign shall constitute User's acceptance of the updated Terms.
- 6.7. Monefit SmartSaver may, in its sole and absolute discretion, unilaterally terminate the Auto Invest Challenge Campaign. In the event of such termination these Terms shall automatically have no effect. Monefit SmartSaver shall provide notice of termination of the Auto Invest Challenge Campaign by one of the following: a) sending a relevant notice to each User; and/or b) publishing an announcement of the termination on the SmartSaver Website; and/or c) removing the Terms from the SmartSaver Website.

7. MISCELLANEOUS

- 7.1. Monefit SmartSaver processes Eligible Users' personal data for the purpose of organizing the Auto Invest Challenge Campaign in accordance with the Monefit SmartSaver Privacy Policy. Personal data processed for the purpose of the Auto Invest Challenge Campaign will be stored for up to 3 years after the end of the Campaign Period.
- 7.2. Any dispute or claim arising out of these Terms, or their subject matter or formation (including non-contractual disputes or claims) shall be governed by the Terms of Use.
- 7.3. If you have any questions about participation in or in connection with the Auto Invest Challenge Campaign, please send an email to info@monefit.com.
- 7.4. These Terms are drafted in English and translated into other languages. In the event of any discrepancy between the English version and any translated version of these Terms, the English version shall prevail.