

Version: 1.0.
Applicable as of: 28.10.2026

MONEFIT SMARTSAVER BIRTHDAY CELEBRATION TERMS & CONDITIONS

1. INTRODUCTION

- 1.1. As part of its birthday celebration for a limited period Monefit Investments OÜ, registry code 119531111, registered address Kai 4, Tallinn, Estonia ("**Monefit**") offers SmartSaver Users special conditions when using its services in line with these Monefit SmartSaver Birthday Celebration Terms & Conditions ("**the Terms**") and the relevant applicable terms and conditions as further stipulated herein. The special conditions apply only to a type of Vault displayed in the SmartSaver Account under the name Birthday Vault, as further described in Section 3 of these Terms.
- 1.2. These Terms provide special stipulations for the following terms and conditions ("**Regular Applicable Terms**"), available via the SmartSaver Platform:
 - 1.2.1. MONEFIT SMARTSAVER VAULTS TERMS & CONDITIONS, agreement version 4.0., applicable as of 02.09.2026 ("**the Vaults Terms**").
- 1.3. The definitions, words and expressions used in these Terms shall have the same meaning as given in the Monefit SmartSaver Terms of Use ("**the SmartSaver Terms**") and the Regular Applicable Terms unless otherwise defined herein or the context otherwise requires.

2. BIRTHDAY CELEBRATION CAMPAIGN PERIOD

- 2.1. The birthday celebration campaign period ("**the Campaign Period**") starts on 28/10/2026 10:00 EET and ends on 03/11/2026 23:59 EET or earlier, if these Terms are terminated by Monefit in line with the relevant procedure stipulated herein.

3. THE VAULTS TERMS SPECIAL CONDITIONS

- 3.1. During the Campaign Period the following special conditions to the Vaults Terms ("**Vaults Terms Special Conditions**") will apply to the Birthday Vaults:
- 3.2. **Birthday Vault**
 - 3.2.1. Any SmartSaver User, new or existing, whose identity has been verified in accordance with the SmartSaver Terms, shall be able to open a Birthday Vault and allocate SmartSaver Claims during the Campaign Period to it with a Vaults Period of 12 months ("**the Birthday Vault**").
 - 3.2.2. The SmartSaver User may allocate to the Birthday Vault both SmartSaver Claims acquired with funds newly added to the SmartSaver Account and SmartSaver Claims already held in the standard section of the SmartSaver Account.
 - 3.2.3. Each SmartSaver User may open only one (1) Birthday Vault.
 - 3.2.4. The Vaults Period of the Birthday Vault starts on the date the SmartSaver User first allocates SmartSaver Claims to the Birthday Vault and ends 12 months thereafter.
 - 3.2.5. During 30 calendar days from the start of the Vaults Period ("**the Top-Up Period**") the SmartSaver User may allocate additional SmartSaver Claims to the Birthday Vault, including after the end of the Campaign Period. Such SmartSaver Claims are subject to the same end date of the Vaults Period. After the end of the Top-Up Period no further SmartSaver Claims can be allocated to the Birthday Vault.

3.3. **Expected APY of the Birthday Vault**

- 3.3.1. The expected APY of the Birthday Vault depends on the total amount of SmartSaver Claims allocated by the SmartSaver User to the Birthday Vault ("**the Allocated Capital**"). Returns accrued on the Birthday Vault (including Additional Returns) do not count towards the Allocated Capital.
- 3.3.2. The expected APY starts at 10% for Allocated Capital of 100 EUR and increases progressively up to 11% for Allocated Capital of 25,000 EUR, in accordance with the rate bands set out in Annex 1 to these Terms. For Allocated Capital above 25,000 EUR the expected APY is 11%. To determine the applicable rate band, the Allocated Capital is rounded down to the nearest whole euro.
- 3.3.3. Each time the SmartSaver User allocates additional SmartSaver Claims to the Birthday Vault during the Top-Up Period, the expected APY is recalculated based on the increased Allocated Capital. As of the date of such allocation, the recalculated expected APY applies to the Allocated Capital together with the returns accrued on the Birthday Vault until that date, for the remainder of the Vaults Period. Returns accrued before such allocation are not recalculated.
- 3.3.4. The applicable expected APY and the projected returns are displayed to the SmartSaver User on the SmartSaver Platform before each allocation in accordance with Clause 2.6. of the Vaults Terms.
- 3.3.5. In case of an obvious technical error in the expected APY displayed on the SmartSaver Platform, the expected APY set out in Annex 1 shall apply.

3.4. **Other conditions**

- 3.4.1. The SmartSaver User shall not have the possibility to enable the Vaults Period auto-renew feature for the Birthday Vault as provided in Clause 2.4. of the Vaults Terms. At the end of the Vaults Period, the SmartSaver Claims allocated to the Birthday Vault shall be reallocated to the standard section of the SmartSaver Account in accordance with Clause 2.9. of the Vaults Terms.
 - 3.4.2. The option to receive Additional Returns monthly to the standard section of the SmartSaver Account as provided in Clause 2.7. of the Vaults Terms is not available for the Birthday Vault. Where the Automatic ("**Passive Income**") transfer under Clause 7.9.4. of the SmartSaver Terms is enabled, it shall not include Additional Returns earned on the Birthday Vault.
 - 3.4.3. If the SmartSaver User withdraws the waiver before the end of the Vaults Period, Clause 2.8. of the Vaults Terms applies, i.e. the Additional Returns accrued on the Birthday Vault are not payable and the SmartSaver Claims are allocated to the standard section of the SmartSaver Account after 30 days (or a different period communicated by Monefit in writing).
 - 3.4.4. The Vaults Terms Special Conditions cannot be combined with any other promotional offer of Monefit, unless expressly stated otherwise by Monefit.
- 3.5. All other terms and conditions stipulated in the Vaults Terms will continue to be valid during the Campaign Period and for the entire Vaults Period of the Birthday Vault. In case of any discrepancies between the Vaults Terms and the Vaults Terms Special Conditions, the Vaults Terms Special Conditions shall prevail.

4. **UPDATES AND TERMINATION**

- 4.1. Monefit may amend these Terms unilaterally and without individually notifying each SmartSaver User where this is necessary due to changes in applicable law or regulatory requirements, to

correct errors or for other valid reasons. If Monefit modifies these Terms, the updated Terms will always be posted on the SmartSaver Platform, at which time they will be deemed to take effect. No amendment shall adversely affect the conditions, including the expected APY, of the Birthday Vault opened before such amendment takes effect.

- 4.2. Monefit may terminate the Terms at any time. Monefit may restrict a SmartSaver User's ability to participate where the SmartSaver User breaches these Terms, the Regular Applicable Terms or the SmartSaver Terms, in case of suspected fraud or abuse, or where required by applicable law. If Monefit establishes that a SmartSaver User has participated in breach of these Terms or by way of fraud or abuse, Monefit may, instead of the Vaults Terms Special Conditions, apply to such SmartSaver User's Birthday Vault the expected APY applicable to Standard Vaults with a 12-month Vaults Period at the time of the allocation. In the event of a termination these Terms shall have no effect as of the termination, except that the Birthday Vault opened before the termination shall continue to be governed by these Terms until the end of its Vaults Period. Monefit shall provide notice of termination of the Terms by a) sending a relevant notice to each SmartSaver User and/or b) publishing an announcement of the termination on the SmartSaver Platform.

5. MISCELLANEOUS

- 5.1. 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 SmartSaver Terms.
- 5.2. Each SmartSaver User shall be solely responsible for declaring and paying any taxes arising from the returns earned on the Birthday Vault in accordance with Clause 18.2. of the SmartSaver Terms.
- 5.3. 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.
- 5.4. Any complaints related to these Terms shall be submitted and handled in accordance with the complaints process set out in Section 14 of the SmartSaver Terms.

If you have any questions about these Terms, please send an email to info@monefit.com.

ANNEX 1 – BIRTHDAY VAULT RATE BANDS

The expected APY is the nominal annual rate compounded daily: $APY = (1 + \text{nominal annual rate} / 365)^{365} - 1$. Rates are rounded to two decimals.

Allocated Capital (EUR)	Nominal annual rate	Expected APY
100 – 236	9.53%	10.00%
237 – 510	9.54%	10.01%
511 – 784	9.55%	10.02%
785 – 1,057	9.56%	10.03%
1,058 – 1,331	9.57%	10.04%
1,332 – 1,604	9.58%	10.05%
1,605 – 1,878	9.59%	10.06%
1,879 – 2,152	9.60%	10.07%
2,153 – 2,425	9.61%	10.09%
2,426 – 2,699	9.62%	10.10%
2,700 – 2,973	9.63%	10.11%
2,974 – 3,246	9.64%	10.12%
3,247 – 3,520	9.65%	10.13%
3,521 – 3,793	9.66%	10.14%
3,794 – 4,067	9.67%	10.15%
4,068 – 4,341	9.68%	10.16%
4,342 – 4,614	9.69%	10.17%

Allocated Capital (EUR)	Nominal annual rate	Expected APY
4,615 – 4,888	9.70%	10.18%
4,889 – 5,162	9.71%	10.20%
5,163 – 5,435	9.72%	10.21%
5,436 – 5,709	9.73%	10.22%
5,710 – 5,982	9.74%	10.23%
5,983 – 6,256	9.75%	10.24%
6,257 – 6,530	9.76%	10.25%
6,531 – 6,803	9.77%	10.26%
6,804 – 7,077	9.78%	10.27%
7,078 – 7,351	9.79%	10.28%
7,352 – 7,624	9.80%	10.29%
7,625 – 7,898	9.81%	10.31%
7,899 – 8,171	9.82%	10.32%
8,172 – 8,445	9.83%	10.33%
8,446 – 8,719	9.84%	10.34%
8,720 – 8,992	9.85%	10.35%
8,993 – 9,266	9.86%	10.36%
9,267 – 9,540	9.87%	10.37%
9,541 – 9,813	9.88%	10.38%
9,814 – 10,087	9.89%	10.39%
10,088 – 10,360	9.90%	10.41%
10,361 – 10,634	9.91%	10.42%
10,635 – 10,908	9.92%	10.43%
10,909 – 11,181	9.93%	10.44%
11,182 – 11,455	9.94%	10.45%
11,456 – 11,729	9.95%	10.46%
11,730 – 12,002	9.96%	10.47%
12,003 – 12,276	9.97%	10.48%
12,277 – 12,550	9.98%	10.49%
12,551 – 12,823	9.99%	10.50%
12,824 – 13,097	10.00%	10.52%
13,098 – 13,370	10.01%	10.53%
13,371 – 13,644	10.02%	10.54%
13,645 – 13,918	10.03%	10.55%
13,919 – 14,191	10.04%	10.56%
14,192 – 14,465	10.05%	10.57%
14,466 – 14,739	10.06%	10.58%
14,740 – 15,012	10.07%	10.59%
15,013 – 15,286	10.08%	10.60%
15,287 – 15,559	10.09%	10.62%
15,560 – 15,833	10.10%	10.63%
15,834 – 16,107	10.11%	10.64%
16,108 – 16,380	10.12%	10.65%
16,381 – 16,654	10.13%	10.66%
16,655 – 16,928	10.14%	10.67%
16,929 – 17,201	10.15%	10.68%
17,202 – 17,475	10.16%	10.69%
17,476 – 17,748	10.17%	10.70%
17,749 – 18,022	10.18%	10.71%
18,023 – 18,296	10.19%	10.73%
18,297 – 18,569	10.20%	10.74%
18,570 – 18,843	10.21%	10.75%
18,844 – 19,117	10.22%	10.76%
19,118 – 19,390	10.23%	10.77%

Allocated Capital (EUR)	Nominal annual rate	Expected APY
19,391 – 19,664	10.24%	10.78%
19,665 – 19,937	10.25%	10.79%
19,938 – 20,211	10.26%	10.80%
20,212 – 20,485	10.27%	10.81%
20,486 – 20,758	10.28%	10.83%
20,759 – 21,032	10.29%	10.84%
21,033 – 21,306	10.30%	10.85%
21,307 – 21,579	10.31%	10.86%
21,580 – 21,853	10.32%	10.87%
21,854 – 22,126	10.33%	10.88%
22,127 – 22,400	10.34%	10.89%
22,401 – 22,674	10.35%	10.90%
22,675 – 22,947	10.36%	10.91%
22,948 – 23,221	10.37%	10.93%
23,222 – 23,495	10.38%	10.94%
23,496 – 23,768	10.39%	10.95%
23,769 – 24,042	10.40%	10.96%
24,043 – 24,315	10.41%	10.97%
24,316 – 24,589	10.42%	10.98%
24,590 – 24,863	10.43%	10.99%
24,864 – 25,000	10.44%	11.00%
25,001 and above	10.44%	11.00%