

Agreement version: 1.0.
Applicable as of: 10.10.2025

MONEFIT SMARTSAVER BIRTHDAY CELEBRATION TERMS & CONDITIONS

1. INTRODUCTION

- 1.1. As part of its birthday celebration for a limited period Monefit Card OÜ ("**Monefit SmartSaver**") offers Users special conditions when using its services, receiving bonuses and rewards in line with these Monefit SmartSaver Birthday Celebration Terms & Conditions (the "**Terms**") and the applicable terms and conditions as further stipulated herein.
- 1.2. These terms provide special stipulations for the following terms and conditions (together "**Regular Applicable Terms**"), available on the SmartSaver Website <https://monefit.com/en/legal/> (the "**SmartSaver Website**"):
 - 1.2.1. Monefit SmartSaver Vaults Terms & Conditions (currently version 3.0, applicable as of 13.01.2025) (the "**Vaults Terms**").
- 1.3. The definitions, words and expressions used in these Terms shall have the same meaning as given in the Terms of Use and the Regular Applicable Terms unless otherwise defined herein or the context requires otherwise.

2. BIRTHDAY CELEBRATION CAMPAIGN PERIOD

- 2.1. The birthday celebration campaign period (the "**Campaign Period**") starts on 09:00 (CET/UTC+1) on 27 October 2025 and ends on 09:00 (CET/UTC+1) on 3 November 2025, unless terminated earlier by Monefit SmartSaver in accordance with these Terms.

3. THE VAULTS TERMS SPECIAL CONDITIONS

- 3.1. During the Campaign Period, the following special conditions to the Vaults Terms ("**Vaults Terms Special Conditions**") apply.
- 3.2. Users may allocate funds during the Campaign Period to Monefit SmartSaver Vaults ("**Birthday Vaults**") and choose a Vault period of 3 months or 12 months.
- 3.3. **12-month Birthday Vaults**
 - 3.3.1. A User who allocates funds to a 12-month Birthday Vaults Period during the Campaign Period is eligible for an expected return of 12% APY for the first 30 days from the allocation date, thereafter an expected return of 9.42% APY for the remainder of the Vaults Period.
- 3.4. **3-month Birthday Vaults**
 - 3.4.1. A New User (a User who, before the start of the Campaign Period has not allocated any funds to their SmartSaver account OR a User who has allocated funds to their SmartSaver account, but has not allocated funds to Vaults) who allocates funds to Birthday Vaults during



the Campaign Period for a 3-month Vaults Period is eligible for an expected return of 9% APY. A New User can allocate funds to only one 3-month Birthday Vault.

3.4.2. The Auto-Renew feature cannot be enabled for Vaults with a 3-month Vault Period.

4. VAULTS DRAW

4.1. Any User, who during the Campaign Period, allocates at least **EUR 10,000** (ten thousand) to a single Birthday Vault with a **12-month** Vault Period will enter into the prize draw (the “**Vaults Draw**”) on the following conditions:

4.1.1. On 18/11/2025 through a secure random generator three (3) Users will be selected as winners of the Vaults Draw (each a “**Vaults Prize Winner**”) and will be awarded EUR 500,00 (the “**Vaults Prize**”) each.

4.1.2. The results of the Vaults Draw will be announced to Users via email and/or on the Monefit SmartSaver website and/or official social media channels on 21/11/2025.

4.1.3. Provided all conditions in these Terms have been fulfilled, the Vaults Prize will be allocated directly to Vaults Prize Winner’s 12-month Vault within ten (10) business days following the Vaults Draw.

4.1.4. The Vaults Prize has no cash value, is non-transferable and cannot be exchanged for cash by the User.

4.1.5. Each Vaults Prize Winner is fully responsible for the calculation and payment of all taxes arising from the Vaults Prize. The Vaults Prize will be made available to the Vaults Prize Winner without any deduction or withholding for or on account of any tax.

4.2. Monefit SmartSaver may, at its discretion, grant early access to a selected group of Users, allowing them to use the offerings described in Sections 3 and 4 before the Campaign Period. All other terms in these Terms and the Regular Applicable Terms apply to Users with early access.

4.3. For Users with early access, any reference in these Terms to the Campaign Period will be read as a reference to the early access dates communicated by Monefit SmartSaver.

4.4. All other terms and conditions stipulated in the Vaults Terms will continue to be valid during the Campaign Period and during any early access dates. In case of any discrepancies between the Vaults Terms and the Vaults Terms Special Conditions, the Vaults Terms Special Conditions shall prevail.

5. PROCESSING OF PERSONAL DATA

5.1. By participating in the Campaign, each User agrees that any personal data submitted to Monefit may be processed in accordance with the Monefit Privacy Policy available at the SmartSaver Website. The data will be processed for the purposes of administering the Campaign, including eligibility verification, execution of the Vaults Draw, and distribution of the Vaults Prize.

5.2. By participating in the Campaign, the User agrees that, if selected as a Vaults Prize Winner, he/she will provide a photo and a quote about SmartSaver as a condition of claiming the Vaults Prize. The photo



and a quote may be published on the SmartSaver Website and official social media channels for the purpose of announcing the Campaign results.

6. UNICEF DONATION

- 6.1. Monefit SmartSaver undertakes to donate EUR 1,000 (one thousand) to UNICEF for every EUR 1,000,000 (one million) of funds allocated by Users to Vaults with a 3-month or 12-month Vaults Period during the Campaign Period.

7. UPDATES AND TERMINATION

- 7.1. 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.
- 7.2. Monefit SmartSaver may terminate these Terms, or suspend or restrict a User's ability to participate in the Campaign, at any time for any reason. In the event of a termination these Terms shall automatically have no effect. Monefit SmartSaver shall provide notice of termination of the Terms by providing any one of the following: a) sending a relevant notice to each User; and/or b) by publishing an announcement on the SmartSaver Website; and/or c) by removing the Terms from the SmartSaver Website.

8. MISCELLANEOUS AND COMPLAINTS RESOLUTION

- 8.1. 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.
- 8.2. Any inquiries or complaints related to the Campaign must be submitted in writing to Monefit SmartSaver via email at info@monefit.com, including a brief description of the issue. Monefit SmartSaver will review the complaint and provide an initial response to the User within fourteen (14) calendar days.