



Agreement version: 1.0.
Applicable as of: 05.04.2026

MONEFIT SMARTSAVER EASTER EGG HUNT GIVEAWAY TERMS & CONDITIONS

1. INTRODUCTION

- 1.1. As part of its Easter Egg Hunt campaign (the “Campaign”), for a limited period, Monefit Card OÜ (“Monefit SmartSaver”) offers Users the opportunity to participate in a giveaway and receive a reward in line with these Monefit SmartSaver Easter Egg Hunt Giveaway Terms & Conditions (the “Terms”) and the applicable terms and conditions as further stipulated herein.
- 1.2. In these Terms, “**Eligible User**” means a natural person who has registered a SmartSaver Account on the Monefit SmartSaver Website and completed identity verification in accordance with the Terms of Use before the end of the Campaign Period.
- 1.3. 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 unless the context requires otherwise.

2. CAMPAIGN PERIOD

- 2.1. The Easter Egg Hunt campaign period (the “Campaign Period”) starts at 10:00 (EEST) on 5th April 2026 and ends at 10:00 (EEST) on 10 April 2026, unless terminated earlier by Monefit SmartSaver in accordance with these Terms.

3. ELIGIBILITY AND ENTRY CONDITIONS

- 3.1. During the Campaign Period, the following conditions apply for entry into the giveaway:
 - 3.1.1. The Campaign is open to adults aged 18 and over who are residents of any country eligible for a Monefit SmartSaver account.
 - 3.1.2. Employees of Creditstar Group and their immediate families are not eligible to participate.
 - 3.1.3. To enter the Campaign, an Eligible User must complete all of the following steps on the official Instagram platform: follow the @monefit_official Instagram account, comment the correct number of hidden eggs on the official giveaway post, and tag at least one valid Instagram account in the comments.

4. VAULTS DRAW

- 4.1. The Cash Prize of EUR 250.00 (the “Prize”) will be awarded by way of a random Prize Draw among the Eligible Users who have met all entry conditions set out in Clause 3.1. during the Campaign Period.
- 4.2. Monefit SmartSaver will select the winner of the Campaign (the “Winner”) through a random draw conducted on 16th April 2026. The draw will be carried out using the randomisation tool available at www.random.org.



- 4.3. The Winner will be notified via direct message from the official @monefit Instagram account on 16th April 2026.
- 4.4. The results of the Prize Draw will be announced to the Users on the official @monefit Instagram account within one week of the Prize Draw.
- 4.5. Monefit SmartSaver will allocate the Prize directly to the Winner's SmartSaver Account within 10 Business Days following the Prize Draw.
- 4.6. The Winner is solely responsible for declaring and paying any applicable taxes in accordance with the laws of his/her country of tax residence.
- 4.7. Monefit SmartSaver reserves the right to disqualify any Eligible User suspected of fraud, abuse, violation of these Terms, provision of false or misleading information, or who cannot be contacted or doesn't have a SmartSaver account on the SmartSaver Website. In such cases, Monefit SmartSaver may select a replacement Winner by conducting an additional draw. Monefit SmartSaver shall not be held liable for the disqualification of a Winner or for any failure to receive a Prize resulting from such disqualification.
- 4.8. Prizes are non-exchangeable and non-transferable and may not be substituted for any other benefit. A Winner may choose to decline the Prize by notifying Monefit SmartSaver in writing via email no later than one (1) Business Day from the date the results of the Prize Draw were announced.

5. PROCESSING OF PERSONAL DATA

- 5.1. By participating in the Campaign, each User agrees that any personal data submitted to Monefit SmartSaver in connection with the Campaign may be processed in accordance with the Privacy Policy, available at the Monefit SmartSaver Website. Such personal data shall be processed for the purposes of administering the Campaign, including verifying eligibility, conducting the Prize Draw, contacting the Winner and distributing the Prize.
- 5.2. By participating in the Campaign, each User agrees that, if selected as the Winner, their name or Instagram username may be published on Monefit SmartSaver's official @monefit_official Instagram account for the purpose of announcing the results of the Campaign.
- 5.3. Participation in the Campaign via Instagram is also subject to the terms and policies applicable to the use of the Instagram platform.

6. MISCELLANEOUS AND COMPLAINTS RESOLUTION

- 6.1. Monefit SmartSaver reserves the right to amend these Terms or to terminate the Campaign early in the event of justified circumstances. Any such changes or termination will be communicated to the Users via email, by publishing an announcement on the Monefit SmartSaver Website or by removing the Terms from the Monefit SmartSaver Website.
- 6.2. 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

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SmartSaver will review the complaint and provide an initial response to the User within fourteen (14) calendar days.

- 6.3. A consumer has the right to file a claim to the Consumer Disputes Committee at the Consumer Protection and Technical Regulatory Authority (address: Endla 10A, 10122 Tallinn; email: avaldus@komisjon.ee; phone: +372 620 1707).
7. These Terms have been drawn up in English and published on the Monefit SmartSaver Website. In case of discrepancies with any translated versions of these Terms made available on the Monefit SmartSaver Website, the English-language version shall prevail.