

## MONEFIT SMARTSAVER FLY & SAVE CAMPAIGN TERMS AND CONDITIONS

### 1. General information

- 1.1. The “Fly & Save” campaign (hereinafter **the “Campaign”**) is organized by Monefit Card OÜ, a company incorporated under the laws of the Republic of Estonia, with registry code 11953111 and address Kai tn 4, 10111 Tallinn, Estonia, e-mail address info@monefit.com (hereinafter **“Monefit”**).
- 1.2. The Campaign will run from 1 August 2025 until 29 August 2025, inclusive (hereinafter **the “Campaign Period”**).
- 1.3. The total value of the Campaign prize pool is €32,000.
- 1.4. The following prizes (hereinafter individually a **“Prize”** and collectively **the “Prizes”**) will be awarded by way of a random prize draw (hereinafter **the “Prize Draw”**) among Participants who meet all the eligibility and participation conditions described herein (hereinafter individually a **“Participant”** and collectively **the “Participants”**):
  - 1.4.1. Tier 4: Four (4) Participants will each receive a Cash Prize of €500 and a Flight Voucher worth €500;
  - 1.4.2. Tier 3: Three (3) Participants will each receive a Cash Prize of €1,000 and a Flight Voucher worth €1,500;
  - 1.4.3. Tier 2: Two (2) Participants will each receive a Cash Prize of €1,500 and a Flight Voucher worth €2,500;
  - 1.4.4. Grand Prize: One (1) Participant will receive a Cash Prize of €2,500 and a Flight Voucher worth €10,000.
- 1.5. The “Cash Prize” refers to the monetary amount awarded to a Participant, which will be credited to the Participant’s virtual user account issued by Monefit and maintained at [smartsaver.monefit.com](https://smartsaver.monefit.com) (hereinafter **the “SmartSaver Account”**).
- 1.6. The “Flight Voucher” refers to a voucher redeemable for flight bookings via the Flightgift platform.

### 2. Terms of Participation in the Campaign

- 2.1. All natural persons are automatically eligible to participate in the Campaign who meet the following conditions:
  - 2.1.1. The Participant has a valid, registered, and verified SmartSaver Account and has accepted the Terms of Use of Monefit SmartSaver; and
  - 2.1.2. The Participant allocates a minimum of €50.00 to their SmartSaver Account during the Campaign Period.

- 2.2. Residents of the United Kingdom and employees of Creditstar Group AS and its subsidiaries are not eligible to participate in the Prize Draw, even if they meet the conditions set out in Clause 2.1.

**2.3. Earning Entries into the Prize Draw**

- 2.3.1. Participants may earn entries into the Prize Draw as follows:

2.3.1.1. Each allocation of at least €50.00 to the SmartSaver Account during the Campaign Period grants the Participant one (1) entry into the Prize Draw.

2.3.1.2. An allocation of €250.00 or more during the Campaign Period grants the Participant two (2) entries into the Prize Draw.

- 2.3.2. Each Participant may earn a maximum of two (2) entries into the Prize Draw in total, regardless of the total amount of funds allocated .

- 2.3.3. While multiple entries increase the chances of winning, each Participant is eligible to win only one Prize.

**3. Terms and Conditions of the Prize Draw**

- 3.1. Monefit will select the winners of the Campaign (hereinafter individually a **“Winner”** and collectively **the “Winners”**) through a random draw conducted on 2 September 2025. The draw will be carried out using the randomization tool available at <https://www.random.org/lists/>.
- 3.2. Winners will be selected in the following order: Tier 4 → Tier 3 → Tier 2 → Grand Prize.
- 3.3. Each eligible Participant will be entered into the draw as many times as the number of entries earned in accordance with Section 2.3.
- 3.4. The results of the Prize Draw will be announced to the Participants via email on 2 September 2025.
- 3.5. Monefit will credit the respective Cash Prizes to the Winners' SmartSaver Accounts within 10 business days following the Prize Draw. Flight Vouchers will be sent to the respective Winners by email within ten (10) business days after the Prize Draw.
- 3.6. Each Winner is solely responsible for declaring and paying any applicable taxes in accordance with the laws of their country of tax residence.
- 3.7. Monefit reserves the right to disqualify any Participant suspected of fraud, abuse, violation of these Terms, provision of false or misleading information, or who cannot be contacted. In such cases, Monefit may select a replacement Winner by conducting an additional draw. Monefit shall not be held liable for the disqualification of a Winner or for any failure to receive a Prize resulting from such disqualification.
- 3.8. 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 in writing via email.

#### **4. Processing of Personal Data**

- 4.1. By participating in the Campaign, each Participant agrees that any personal data submitted to Monefit may be processed in accordance with the Monefit Privacy Policy, available at <https://monefit.com/en/legal/>. The data will be processed for the purposes of administering the Campaign, including eligibility verification, Prize Draw execution, and Prize distribution.
- 4.2. By participating in the Campaign, each Participant agrees that, if selected as a Winner, their name may be published on the Monefit website and official social media channels for the purposes of announcing the results of the Campaign.

#### **5. Complaints Resolution**

- 5.1. Monefit 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 Participants via email.
- 5.2. Any inquiries or complaints related to the Campaign must be submitted in writing to Monefit via email at [info@monefit.com](mailto:info@monefit.com), including a brief description of the issue. Monefit will review the complaint and provide an initial response to the Participant within fourteen (14) calendar days.
- 5.3. The 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: [avaldu@komisjon.ee](mailto:avaldu@komisjon.ee); phone: +372 620 1707).