

MONEFIT POINTS PROGRAMME OVERVIEW

09.03.2026

1. Introduction

This document provides a general overview (“**the Overview**”) of the upcoming Monefit Estonia OÜ (“**Monefit**”) Monefit Card product’s planned Monefit Points Programme (“**the Programme**”).

This Overview is provided for informational purposes only.

The information presented herein is indicative and subject to change and it does not constitute an offer, recommendation, or commitment by Monefit to launch Monefit Card or to provide the benefits described. Nothing in this Overview creates any binding obligation or contractual right. The definitive features of the Monefit Card and the Programme, including all rights and obligations of customers and Monefit, will be set out solely in the binding agreements concluded between the parties, including in the terms and conditions applicable to the Programme (“**the Terms**”).

2. Eligibility

You will be eligible to participate in the Programme if:

- You have a Monefit Card with an active creditline;
- Your Monefit Card is not in arrears, over limit, suspended, restricted, or under investigation.

Monefit may suspend or terminate your participation in the Programme where there is a valid reason, including fraud, abuse, breach of the Terms, or as required by law.

3. Earning Monefit Points

3.1. Eligible Transactions

Monefit Points will be earned on eligible purchase transactions made using your Monefit Card at merchants classified under the eligible categories set out below.

Monefit Points are not earned on:

- Interest or fees;
- Cash withdrawals or cash-equivalent transactions;
- Balance transfers;
- Gambling-related transactions;
- Money transfers;
- Cryptocurrency transactions;
- Refunded or reversed transactions;
- Any transaction deemed abusive or fraudulent.

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Only settled transactions qualify for Monefit Points.

3.2. Eligible Categories

For the purposes of the Programme, eligible categories will be determined based on the Merchant Category Code ("MCC") assigned to a merchant by the merchant's acquiring bank or the card network.

Monefit Points shall apply to transactions at merchants classified under the following MCCs:

- 5411 – Grocery Stores
- 5499 – Misc Food Stores
- 5541 – Service Stations
- 5542 – Automated Fuel
- 5300 – Wholesale Clubs

Monefit does not control how merchants are classified. If a merchant is not classified under the relevant MCC, the transaction will not qualify for Monefit Points, even if the merchant primarily sells groceries or fuel.

The list of eligible MCCs may be amended per the Terms.

3.3. Monefit Points Rate

You will earn Monefit Points on eligible purchases at the rate displayed in-app.

The applicable Monefit Points rate may vary from time to time per the Terms.

3.4. Monthly Cap

A maximum monthly Monefit Points limit applies. Once the monthly cap is reached, no further Monefit Points will be earned during that calendar month.

The applicable cap will be displayed in-app and may be amended per the Terms.

3.5. Calculation

Monefit Points are calculated based on the settled transaction amount and rounded down to the nearest cent.

Monefit Points may appear as pending until the transaction has settled.

4. Payment of Monefit Points

Monefit Points are credited as a statement credit to your Monefit Card.

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Monefit Points:

- Cannot be redeemed for cash;
- Cannot be transferred;
- Cannot be exchanged for goods or services;
- Has no monetary value until credited.

Monefit Points will normally be credited on a monthly basis once transactions have settled.

We may withhold, delay, or adjust Monefit Points where required to comply with applicable law, regulation, or card scheme rules.

5. Monefit Card Status and Forfeiture

You will not earn Monefit Points if:

- Your Monefit Card is in arrears;
- You have failed to make required payments;
- Your Monefit Card is suspended or restricted;
- We reasonably suspect fraud or abuse.

If your Monefit Card enters default, any pending Monefit Points may be forfeited.

If your Monefit Card is closed:

- Any Monefit Points not yet credited may be forfeited;
- Monefit Points already credited remain subject to the credit agreement.

6. Refunds and Reversals

If a transaction is refunded, reversed, or cancelled, any associated Monefit Points will be reversed.

If Monefit Points have already been credited, Monefit may deduct the corresponding amount from your Monefit Card.

7. Abuse and Fraud

If we reasonably believe that transactions are made for the purpose of generating Monefit Points in an artificial or abusive manner, we may:

- Reverse Monefit Points;
- Suspend your participation;
- Close your Monefit Card in accordance with your credit agreement.

8. Changes to and termination of the Programme

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Monefit may:

- Change the Monefit Points rate;
- Introduce or change monthly caps;
- Modify eligible transactions;
- Suspend or terminate the Programme.

Where changes are materially disadvantageous, notice will be provided as required by applicable law.

Monefit may terminate the Programme at any time by providing notice. If the Programme ends, Monefit Points will only be credited for eligible transactions made before the termination date.