

MONEFIT SMARTSAVER

"4 YEARS, 4 FRIENDS" BIRTHDAY REFERRAL CAMPAIGN 2026

TERMS AND CONDITIONS

1. INTRODUCTION

- 1.1. As part of its birthday celebration, Monefit Investments OÜ, registry code 11953111, registered address Kai 4, Tallinn, Estonia (hereinafter "**Monefit**") offers selected eligible Users the opportunity to earn rewards by inviting friends to become SmartSaver Users through its "4 Years, 4 Friends" Birthday Referral Campaign (hereinafter **the "Special Referral Program"**).
- 1.2. The Special Referral Program is available only to Users whom Monefit has selected as eligible to participate as Referrers ("**Eligible Users**"). Monefit determines the Eligible Users at its discretion based on its internal eligibility criteria. The Special Referral Program offer is displayed only to Eligible Users in their SmartSaver Account on the SmartSaver Platform, and a User to whom the offer is not displayed is not eligible to participate as a Referrer. Meeting the requirements for using Monefit SmartSaver or for participating in any other Monefit SmartSaver Referral Program does not by itself make a User an Eligible User.
- 1.3. By participating in the Special Referral Program, Users agree to these Monefit SmartSaver Special Referral Program Terms and Conditions (hereinafter **the "Terms"**) which apply throughout the Special Referral Program in addition to any other terms Monefit applies, including the Monefit SmartSaver Terms of Use (hereinafter **the "SmartSaver Terms"**) available on the SmartSaver Platform.

2. DEFINITIONS

- 2.1. In these Terms, the following words and expressions have the following meanings:

"Referrer" means an Eligible User who has a SmartSaver Account on the SmartSaver Platform.

"Referral Bonus" means a reward in the form of funds allocated by Monefit to the Referrer's and Referred Party's SmartSaver Accounts, provided that all conditions in these Terms and the SmartSaver Terms have been fulfilled.

"Referral Code" is a unique code available on a SmartSaver Account that must be used by the Referred Party to create a SmartSaver Account on the SmartSaver Platform.

"Referral Link" is a unique link available on a SmartSaver Account that must be used by the Referred Party to create a SmartSaver Account on the SmartSaver Platform.

"Referred Party" means any natural person or legal entity who has opened a SmartSaver Account using the Referral Code or the Referral Link and has allocated funds to the SmartSaver Account for acquiring SmartSaver Claims.

"Successful Referral" means a referral of a Referred Party who has met all conditions set out in Clause 4.1.

"Validated User" means a User whose identity has been verified by Monefit in accordance with Section 2 of the SmartSaver Terms.

- 2.2. Except as set out above, capitalised terms used in these Terms shall have the same meanings as given to them in the SmartSaver Terms.

3. PERIOD OF THE SPECIAL REFERRAL PROGRAM

- 3.1. The Special Referral Program starts on 28/10/2026 at 09:00 Eastern European Time and ends on 03/11/2026 at 23:59 Eastern European Time.
- 3.2. Following the end of the Special Referral Program, these Terms shall have no effect unless the context otherwise requires, including with respect to the Referral Bonuses for Referred Persons who met the conditions set out in Clause 4.1.7 (i) and (ii) during the Special Referral Program.
- 3.3. The Special Referral Program is not compatible with any other Monefit SmartSaver Referral Program or sign-up promotional campaigns during the period of the Special Referral Program, except for the Welcome Bonus Campaign.

4. ELIGIBILITY

- 4.1. For the Referrer and the Referred Party to receive the Referral Bonus, the following conditions must all be satisfied:
- 4.1.1. neither the Referrer nor the Referred Party has breached any of the clauses of either these Terms or the SmartSaver Terms;
- 4.1.2. neither Referrers nor the Referred Party has been disqualified from the Special Referral Program in accordance with Section 5;
- 4.1.3. the Referrer must be a Validated User;
- 4.1.4. the Referred Party has used the Referrer's Referral Code or Referrer's Referral Link, received personally from the Referrer, when creating the SmartSaver Account and Monefit was able to track it;
- 4.1.5. the Referred Party must not have previously had a SmartSaver Account, including a SmartSaver Account registered with a different email address. In the event, Monefit detects the Referred Party did previously have a SmartSaver Account, the Referred Party's new SmartSaver Account may be closed in accordance with the SmartSaver Terms and the Referral Bonus will be revoked;
- 4.1.6. the Referred Party satisfies the definition of a User in accordance with the SmartSaver Terms;
- 4.1.7. the Referred Party must by the end of the Special Referral Program (i) register and validate their identity as a User on the SmartSaver Platform after entering the Referral Code or clicking on the Referral Link, (ii) allocate funds of at least 100.00 EUR to his/her SmartSaver Account, acquire SmartSaver Claims for allocated funds in accordance with the SmartSaver Terms, and (iii) keep the SmartSaver Claims acquired in accordance with

the SmartSaver Terms for the funds allocated to his/her SmartSaver Account for at least 90 days from the date of such allocation without instructing their resale in accordance with Section 7 of the SmartSaver Terms.

- 4.2. If a Referred Party has clicked a Referral Link, used a Referral Code, or both, the Referral Link or Referral Code received from an existing SmartSaver User, i.e. a friend, shall prevail. In this case, any Referral Link or Referral Code shared by an influencer, affiliate or other cooperation partner shall not apply. If a Referred Party has clicked more than one Referral Link, used more than one Referral Code, or both, received from existing SmartSaver Users, the Referral Link or Referral Code first used by the Referred Party shall prevail.

5. HOW TO PARTICIPATE

- 5.1. Monefit provides each Validated Referrer with a unique Referral Code or Referral Link that can be found in their SmartSaver Account on the SmartSaver Platform.
- 5.2. Referrers can share the Referral Code or Referral Link only with people they personally know, including legal entities whose representatives they personally know, via private channels (e.g., SMS, messaging apps, email or posts on their personal social media profiles that are not publicly accessible), and those who receive the Referral Code or Referral Link in this way can become Referred Parties.
- 5.3. Referrers are prohibited from posting or distributing the Referral Code or Referral Link and Referred Parties are prohibited from using a Referral Code or Referral Link posted or distributed:
 - 5.3.1. in any kind of commercial activity or paid promotion, including online advertising, paid social media advertising and search engine advertising;
 - 5.3.2. on websites that provide erotic, indecent or deceptive content;
 - 5.3.3. on websites that provide gambling or betting services;
 - 5.3.4. on public websites, forums or blogs, publicly accessible social media pages, groups or channels, affiliate networks, or cashback, coupon, voucher, deal, promotional or review sites;
 - 5.3.5. by sending emails, text or other messages to people whom the Referrer do not personally know.
- 5.4. The Referrer and the Referred Party will both be disqualified from the Special Referral Program if: (i) the Referrer refers themselves, a legal entity in which the Referrer is a shareholder or representative, or the shareholders or representatives of such a legal entity; (ii) the Referral Code or Referral Link has been used, posted or distributed in breach of Clause 5.3; (iii) the Referred Party's SmartSaver Account is held or controlled by the Referrer, has been opened using false or third-party identity data or by automated means, or uses the same bank account, payment card or device as the Referrer; or (iv) the Referrer has been disqualified from the Special Referral Program on any other ground set out in these Terms. In such case, no Referral Bonus shall be paid, and any Referral Bonus already allocated may be reclaimed in accordance with Section 8.
- 5.5. The Referrer can receive the Referral Bonus for up to four (4) Successful Referrals. For any further Successful Referral, the Referrer shall not receive any Referral Bonus under these

Terms or any other referral reward under any other Monefit SmartSaver Referral Program, whereas the Referred Party remains entitled to the Referral Bonus under Clause 6.3.

6. REFERRAL BONUS

- 6.1. The Referrer will receive a Referral Bonus to the Referrer's SmartSaver Account for each Successful Referral as follows: EUR 25.00 for the first, EUR 50.00 for the second, EUR 75.00 for the third and EUR 100.00 for the fourth Successful Referral.
- 6.2. The order of the Successful Referrals is determined by the chronological order in which the Referred Persons met the condition set out in Clause 4.1.7 (ii). A Referred Person who does not meet all conditions set out in Clause 4.1 is not counted as a Successful Referral.
- 6.3. The Referred Party will receive a EUR 25.00 Referral Bonus to the Referred Party's SmartSaver Account if the conditions stipulated in Clause 4.1.7 are met.
- 6.4. The Referral Bonus will be allocated directly to the Referrer's and the Referred Party's respective SmartSaver Accounts within 7 Business Days after the Referred Party has completed all actions set out in Clause 4.1.7.
- 6.5. The Referral Bonus is non-transferable.

7. TAXATION

- 7.1. The Referrer and Referred Party shall be solely responsible for declaring and paying any taxes arising from the Referral Bonuses obtained as a result of their participation in the Special Referral Program. All Referral Bonuses will be paid without any deduction or withholding for or on account of any Tax.

8. TERMINATION AND UPDATES TO THE SPECIAL REFERRAL PROGRAM AND CONDITIONS

- 8.1. The Referrer and/or the Referred Party are obliged to immediately stop their participation in the Special Referral Program if requested by Monefit. Such a request can be made for any reason and at Monefit's sole discretion.
- 8.2. Monefit may review the allocations of funds and instructions to sell SmartSaver Claims of the Referrer and/or the Referred Party in the event Monefit suspects any User of breaching these Terms.
- 8.3. Monefit reserves the right to restrict access to the SmartSaver Account of the Referrer and/or the Referred Party, cancel the SmartSaver Terms in accordance with Section 9 of the SmartSaver Terms or refuse to pay or reclaim (including by deducting it from the relevant SmartSaver Account) the Referral Bonus, if Monefit notices any activity that is believed to be abusive, fraudulent, or is non-compliant with these Terms, the SmartSaver Terms or any other agreements that apply to the User.
- 8.4. Monefit may suspend or terminate the Special Referral Program or the ability of either the Referrer and/or the Referred Party to participate in it at any time for any reason.
- 8.5. If Monefit, at its sole discretion, believes that the Referrer and/or Referred Party opened a SmartSaver Account for the primary purpose of collecting the Referral Bonus, the Referrer and/or Referred Party will be disqualified from the Special Referral Program and will not be eligible to receive the Referral Bonus.

- 8.6. Monefit may amend these Terms unilaterally and without individually notifying each User where this is necessary due to changes in applicable law or regulatory requirements, to correct errors or for other valid reasons. Monefit may not always be able to give each User advanced notice of any amendments. 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 immediate effect. Continued participation in the Special Referral Program shall constitute consent to the updated Terms by each User.
- 8.7. Monefit may, in its sole and absolute discretion, unilaterally terminate the Special Referral Program. In the event of such termination, these Terms shall have no effect as of the termination, except with respect to the Referral Bonuses for Referred Persons who met the conditions set out in Clause 4.1.7 (i) and (ii) before the termination. Monefit shall provide notice of termination of the Special Referral Program by providing any of the following a) sending a relevant notice to each User b) and/or by publishing an announcement of the termination on the SmartSaver Platform c) and/or by removing the Terms from the SmartSaver Website.

9. MISCELLANEOUS

- 9.1. 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 these Terms and by the SmartSaver Terms.
- 9.2. Monefit shall not be deemed responsible for any misuse of the Referral Code or Referral Link, including, but not limited to, technical issues that might cause the Referral Code or Referral Link to not work properly, thus not appearing as used when the Referred Party is opening the SmartSaver Account on the SmartSaver Platform.
- 9.3. 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.
- 9.4. 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.