



Agreement version: 2.0.

Applicable as of: 26.03.2026

**MONEFIT SMARTSAVER
SPECIAL REFERRAL PROGRAM B
TERMS AND CONDITIONS**

1. INTRODUCTION

- 1.1. Monefit Card OÜ (hereinafter "**Monefit SmartSaver**") offers select Users the opportunity to earn rewards by inviting friends to invest via Monefit SmartSaver through its Special Referral Program (hereinafter **the "Special Referral Program"**).
- 1.2. 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 SmartSaver applies, including the Terms of Use of Monefit SmartSaver (hereinafter **the "Terms of Use"**) which appear on the Monefit SmartSaver website.

2. DEFINITIONS

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

"Participant" means a User, who has a SmartSaver Account on the SmartSaver Website and who is eligible to share the Referral Code or Referral Link.

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

"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 Website.

"Referred Party" means any natural or a legal person who has created a SmartSaver Account on the SmartSaver Website and has invested after using the Referral Code or the Referral Link.

"Terms" means these Monefit SmartSaver Special Referral Program Terms and Conditions.

"Validated User" means a User who has successfully validated his/her identity.

- 2.2. 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.

3. PERIOD OF THE SPECIAL REFERRAL PROGRAM

- 3.1. The Special Referral Program starts on 26/03/26 at 00:01 Central European Time and ends on 16/04/2026 at 23:59 Central European Time.
- 3.2. Following the end of the Special Referral Program, these Terms shall have no effect unless the context otherwise requires.
- 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 Participant and the Referred Party to receive the Referral Bonus, the following conditions must all be satisfied:
 - 4.1.1. neither the Participant nor the Referred Party has breached any of the clauses of either these Terms or the Terms of Use;
 - 4.1.2. Users will be disqualified from the Special Referral Program if they refer: 1) themselves, 2) a legal entity in which they are shareholders or representatives; or 3) the shareholders or representatives of a legal entity in which they are shareholders or representatives;
 - 4.1.3. the Participant must be registered on the SmartSaver Website and be a Validated User;
 - 4.1.4. the Referred Party has used the Participant's Referral Code or Participant's Referral Link when creating the SmartSaver Account and Monefit SmartSaver was able to track it;
 - 4.1.5. the Referred Party must not have previously registered a SmartSaver Account, including a SmartSaver Account registered with a different email address. In the event, Monefit SmartSaver detects the Referred Party did previously have a SmartSaver Account at Monefit SmartSaver, the Referred Party's new SmartSaver Account will be erased and the Referral Bonus will be revoked;
 - 4.1.6. the Referred Party satisfies the definition of a User in accordance with the Terms of Use;
 - 4.1.7. the Referred Party must before the end of the Special Referral Program (i) register and validate their identity as a User on the SmartSaver Website 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 Terms of Use, and (iii) keep the SmartSaver Claims acquired in accordance with the Terms of Use for the funds allocated to his/her SmartSaver Account for at least 90 days.

5. HOW TO PARTICIPATE

- 5.1. Monefit SmartSaver provides each Validated User with a unique Referral Code or Referral Link that can be found on the SmartSaver Website.
- 5.2. Users can share the Referral Code or Referral Link with third parties (e.g., via SMS, messages to people the Participant is acquainted with, in private social network profiles, or via email to people the Participant is acquainted with).
- 5.3. Users are prohibited from using, posting, or distributing the Referral Code or Referral Link:

- 5.3.1. in any kind of commercial activity or paid promotion, including online 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 websites that include, but are not limited to, coupon sites or review sites;
 - 5.3.5. sending emails, text messages, or other messages to people whom Users do not personally know.
- 5.4. The Participant can invite up to 100 (one hundred) Referred Parties and receive the Referral Bonus for each successful invitation that satisfies the requirements of both these Terms and the Terms of Use.

6. REFERRAL BONUS

- 6.1. The Participant will receive a EUR 25.00 Referral Bonus to the Participant's SmartSaver Account for each Referred Party who meets the conditions stipulated in Clause 4.1.7.
- 6.2. 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.
- 6.3. The Referral Bonus will be allocated directly to the Participant's and the Referred Party's respective SmartSaver Accounts within 15 Business Days after the Referred Party has completed all actions set out in Clause 4.1.7.
- 6.4. The Referral Bonus is non-transferable.

7. TAXATION

- 7.1. The Participant and Referred Party shall be fully responsible for the calculation and payment of all 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 Participant and/or the Referred Party are obliged to immediately stop their participation in the Special Referral Program if requested by Monefit SmartSaver. Such a request can be made for any reason and at Monefit SmartSaver's sole discretion.
- 8.2. Monefit SmartSaver may review the payment and withdrawal record of the Participant and/or the Referred Party in the event Monefit SmartSaver suspects any User of breaching these Terms.
- 8.3. The Participant and/or the Referred Party will be disqualified from the Special Referral Program if they refer themselves. As stated above, the Referred Party must be a new User to Monefit SmartSaver and cannot have an existing registered account.
- 8.4. Monefit SmartSaver reserves the right to suspend or terminate the User's SmartSaver Account of the Participant and/or the Referred Party or refuse to pay the Referral Bonus, if Monefit SmartSaver notices any activity that is believed to be abusive, fraudulent, or is

non-compliant with these Terms, the Terms of Use or any other agreements that apply to the User.

- 8.5. Monefit SmartSaver may suspend or terminate the Special Referral Program or the ability of either the Participant and/or the Referred Party to participate in it at any time for any reason.
- 8.6. If Monefit SmartSaver, at its sole discretion, believes that the Participant and/or Referred Party opened a SmartSaver Account for the primary purpose of collecting the Referral Bonus, the Participant and/or Referred Party will be disqualified from the Special Referral Program and will not be eligible to receive the Referral Bonus.
- 8.7. 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. Continued participation in the Special Referral Program shall constitute consent to the updated Terms by each User.
- 8.8. Monefit SmartSaver may, in its sole and absolute discretion, unilaterally terminate the Special Referral Program. In the event of such termination, these Terms shall automatically have no effect. Monefit SmartSaver 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 Website 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 Terms of Use.
- 9.2. Monefit SmartSaver 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 creating the SmartSaver Account on the SmartSaver Website.