monefit

Version: 1.0
Applicable as of: 29 November 2026

MONEFIT SMARTSAVER X FINANZBÄR VAULT PROMO OFFER TERMS & CONDITIONS NOVEMBER 2026

1. INTRODUCTION

1.1. As part of its partnership with a promotional partner (the "**Partner**"), for a limited period, Monefit Investments OÜ (the "**Monefit SmartSaver**") offers users the opportunity to open a custom promotional Vault with special conditions in line with Monefit SmartSaver Terms of Use (the "**Terms of Use**"), the Monefit SmartSaver Vaults Terms & Conditions (the "**Vaults Terms**") and these Monefit SmartSaver x Finanzbär Vault Promo Offer Terms & Conditions November 2026 (the "**Promo Offer Vault Terms**").

1.2. In these Promo Offer Vault Terms:

1.2.1. "**Custom Vault**" means a promotional Vault with a Vaults Period of 12 months (365 days) and an expected annual yield (APY) of 10%;

1.2.2. "**Eligible User**" means a natural person who meets the eligibility criteria outlined in these Promo Offer Vault Terms.

1.2.3. "**Partner**" means Julius Bär, operating the YouTube channel "Finanzbär", Sieboldstraße 3, 81669 Munich, Germany.

1.3. Except as set out herein, capitalised terms used in these Promo Offer Vaults Terms shall have the same meanings as given to them in the Terms of Use or Vault Terms unless the context requires otherwise.

2. PROMOTION PERIOD

2.1. The Custom Vault promotion period (the "**Promotion Period**") starts at 08:00 (CET/UTC+1) on 29 November 2026 and ends at 23:59 (CET/UTC+1) on 28 November, unless amended or terminated earlier by Monefit SmartSaver in accordance with these Promo Offer Vault Terms. Monefit SmartSaver reserves the right to change the start date of the Promotion Period.

3. CUSTOM VAULT CONDITIONS

3.1. To qualify under these Promo Offer Vault Terms, an Eligible User must (i) have opened a SmartSaver Account via a Partner referral link before the start of the Promotion Period OR open a SmartSaver Account via a Partner referral link during the Promotion Period (ii) allocate at least 100 EUR from their SmartSaver Account to the Custom Vault during the Promotion Period. Thereafter, each Eligible User shall be able to allocate further funds to the Custom Vault for 10 days following their first allocation to the Custom Vault.

3.2. Employees of Creditstar Group (the parent company of Monefit SmartSaver) and their immediate family members (spouse, domestic partner, parents, siblings and children) are not eligible to participate.

3.3. Monefit SmartSaver reserves the right to disqualify any Eligible User suspected of fraud, abuse, violation of these Promo Offer Vault Terms, or provision of false or misleading information. Monefit SmartSaver shall not be liable for any losses arising from such disqualification where the Eligible User has acted fraudulently or in breach of these Promo Offer Vault Terms. Nothing in this clause limits any mandatory rights the Eligible User may have under applicable consumer protection law.

3.4. The auto-renew feature outlined in Clauses 2.1. and 2.2. of the Vaults Terms as well as the Passive Income feature outlined in Clause 2.6. of the Vaults Terms are not available for the Custom Vault. For the avoidance of doubt, the Vaults Terms shall otherwise apply to the Custom Vault (including Clause 2.7. of the Vaults Terms) insofar that there is no discrepancy with these Promo Offer Vault Terms.

4. PROCESSING OF PERSONAL DATA

4.1. Eligible Users' personal data shall be processed by Monefit SmartSaver in accordance with the applicable Privacy Policy.

5. UPDATES AND TERMINATION

5.1. Monefit SmartSaver reserves the right to amend these Promo Offer Vault Terms or to terminate the Custom Vault offer early at its discretion. Any amendments and/or any early termination will be communicated to the Users via email or by publishing an announcement on the Monefit SmartSaver Website.

6. MISCELLANEOUS AND COMPLAINTS RESOLUTION

6.1. Any inquiries or complaints related to the Custom Vault must be submitted in writing to Monefit SmartSaver via email at info@monefit.com, including a brief description of the issue. Monefit SmartSaver will review the complaint and provide an initial response to the User within fourteen (14) calendar days. If the complaint is not resolved to the User's satisfaction, the User may escalate the matter to the Consumer Disputes Committee in accordance with clause 6.2.

6.2. 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).

6.3. These Promo Offer Vault Terms have been drawn up in English and published on the Monefit SmartSaver Website. In case of discrepancies with any translated versions of these Promo Offer Vault Terms made available on the Monefit SmartSaver Website, the English-language version shall prevail.

6.4. These Promo Offer Vault Terms shall be governed by and construed in accordance with the laws of the Republic of Estonia.