

Agreement version: 3.0.
Applicable as of: 03.06.2025

MONEFIT SMARTSAVER SIGNUP BONUS CAMPAIGN TERMS & CONDITIONS

1. INTRODUCTION

- 1.1. Monefit Card OÜ (hereinafter "**Monefit SmartSaver**") has introduced the **Signup Bonus Campaign** which offers a **Signup Bonus** to **Eligible Users**. These Monefit SmartSaver Signup Bonus Campaign Terms & Conditions ("**the Terms**") will apply throughout the **Signup Bonus Campaign Period**.
- 1.2. By participating in **the Signup Bonus Campaign** each **Eligible User** agrees to and accepts these **Terms** in addition to any other terms which Monefit SmartSaver applies, including the Terms of Use of Monefit SmartSaver (hereinafter "**Terms of Use**") which appear on **the SmartSaver Website**.
- 1.3. In these **Terms** following words and expressions shall have the following meaning :

"**Signup Bonus**" means the bonus available to **Eligible Users** under the **Signup Bonus Campaign** as set out in Section 3 below.

"**Signup Bonus Campaign**" means the campaign operated by **Monefit SmartSaver** which is the subject of these **Terms**.

"**Signup Bonus Campaign Period**" means the duration of the **Signup Bonus Campaign** operated by **Monefit SmartSaver** as set out in Section 2 below.

"**Eligible User**" means a User who meets the Eligibility Criteria set out in Section 4 below.

"**User's Date of Validation**" means the date an **Eligible User** successfully registers and verifies their identity during the **Signup Bonus Campaign Period**.
- 1.4. Except as set above, the definitions, words and expressions used in these **Terms** shall have the same meaning as given in the **Terms of Use** unless the context otherwise requires.

2. PERIOD OF THE CAMPAIGN

The Signup Bonus Campaign Period starts on 20/10/2023 00:01 Central European Time and ends at a time when the **Signup Bonus Campaign** is terminated by Monefit SmartSaver by the procedure set out below. In the event of such termination these **Terms** shall have no effect but the **Terms of Use** shall continue to apply unless the context otherwise requires.

3. SIGNUP BONUS

- 3.1. Participation in the **Signup Bonus Campaign** entitles **Eligible Users** a right to receive the **Signup Bonus**.
- 3.2. The **Signup Bonus** is 0.25% of the SmartSaver Claims acquired by **the Eligible User**. The **Signup Bonus** is limited to a maximum of 625 EUR.
- 3.3. A respective amount representing the **Signup Bonus** will be added to **the Eligible User's SmartSaver Account** within 7 **Business Days** from the **User's Date of Validation** and returns will accrue on **the Signup Bonus** per the **Terms of Use**.
- 3.4. The **Signup Bonus** and any accrued returns on **the Signup Bonus** shall become available to **the Eligible User** at the expiry of 90 calendar days from **the User's Date of Validation**, at which time **the Eligible User** may carry out the same activities with **the Signup Bonus** and any accrued returns on **the Signup Bonus** as with other amounts representing the acquired SmartSaver Claims on **the Eligible User's SmartSaver Account**, including withdrawal and allocation to **Vaults** per the **Monefit SmartSaver Vaults Terms & Conditions**.
- 3.5. If **the Eligible User** in line with the procedure provided in the **Terms of Use** decides to sell all or part of the acquired **SmartSaver Claims** for which **the Signup Bonus** was provided before the period stipulated in Section 3.4. is over, the **Eligible User** will lose the corresponding part of **the Signup Bonus** and any accrued returns on **the Signup Bonus**. Accordingly such amounts will not be available to **the Eligible User** and **the Eligible User** shall not have a right to claim such amounts from **Monefit SmartSaver**.
- 3.5. The **Signup Bonus Campaign** is not compatible with other sign-up promotional campaigns except for the **Affiliates Referral Bonus Campaign** per the **Monefit SmartSaver Affiliates Referral Bonus Campaign Terms and Conditions**.

4. ELIGIBILITY CRITERIA

A User participates in the Signup Bonus Campaign and shall be entitled to the **Signup Bonus** if all the following conditions are satisfied during **the Signup Bonus Campaign Period**:

- 4.1 **the User** successfully opens a **SmartSaver Account** via **the SmartSaver Website** and verifies their identity;
- 4.2 **the User** does not have an existing SmartSaver Account nor has had a SmartSaver Account at any time prior to the start of **the Signup Bonus Campaign Period**;
- 4.3 **the User** acquires **SmartSaver Claims** by allocating funds to **the User's SmartSaver Account** in line with **the Terms of Use**.

5. TAXATION

The **Eligible User** shall be fully responsible for the calculation and payment of all taxes arising

from the **Signup Bonus** obtained as a result of their participation in the **Signup Bonus Campaign**. All **Signup Bonuses** will be provided without any deduction or withholding for or on account of any Tax.

6. TERMINATION OF THE SIGNUP BONUS CAMPAIGN AND UPDATES TO THE TERMS

- 6.1 **A User** is obliged to immediately stop their participation in the **Signup Bonus Campaign** if requested by **Monefit SmartSaver**. Such a request can be made for any reason and at **Monefit SmartSaver's** sole discretion.
- 6.2 **Monefit SmartSaver** may review the payment and withdrawal record of any **SmartSaver Account** in the event **Monefit SmartSaver** suspects any **User** of breaching these **Terms**.
- 6.3 **Monefit SmartSaver** reserves the right to suspend or terminate the **User's SmartSaver Account** or revoke the **Signup Bonus**, if **Monefit SmartSaver** notices any activity that is believed to be abusive, fraudulent, or does not comply with these **Terms**; the **Terms of Use** or any other agreements that apply to **the User**.
- 6.4 **Monefit SmartSaver** may suspend or terminate the **Signup Bonus Campaign** or **User's** ability to participate in it at any time for any reason.
- 6.5 **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 **Signup Bonus Campaign** shall constitute consent to the updated **Terms** by each **User**.

- 6.6 **Monefit SmartSaver** may, in its sole and absolute discretion, unilaterally terminate the **Signup Bonus Campaign**. In the event of such termination these **Terms** shall automatically have no effect. **Monefit SmartSaver** shall provide notice of termination of the **Signup Bonus Campaign** by one of the following means - 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**.

7. MISCELLANEOUS

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 **the Terms of Use**.

If you have any questions about how to enter or in connection with the cashback campaign, please send an email to info@monefit.com.