Agreement version: 3.2.
Applicable as of: 26.11.2026

MONEFIT SMARTSAVER SIGNUP BONUS CAMPAIGN TERMS & CONDITIONS

1. INTRODUCTION

1.1. Monefit Investments 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 1250 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.