

Agreement version:

1.0.

Applicable as of:

25.02.2026

MONEFIT SMARTSAVER LOYALTY BONUS CAMPAIGN TERMS & CONDITIONS

1. INTRODUCTION

- 1.1. Monefit Card OÜ (hereinafter "**Monefit SmartSaver**") has introduced the **Loyalty Bonus Campaign** which offers a **Loyalty Bonus** to Eligible Users. These Monefit SmartSaver Loyalty Bonus Campaign Terms & Conditions ("**the Terms**") will apply throughout the **Loyalty Bonus Campaign Period**.
- 1.2. By participating in the **Loyalty 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:

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

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

"**Loyalty Bonus Campaign Period**" means the duration of the Loyalty 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.
- 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 **Loyalty Bonus Campaign Period** starts on 25/02/2026 00:01 Central European Time and ends on 08/03/2026 23:59 Central European Time when the **Loyalty 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. LOYALTY BONUS

- 3.1. Participation in the **Loyalty Bonus Campaign** entitles **Eligible Users** a right to receive **the Loyalty Bonus**.
- 3.2. **The Loyalty Bonus** is 0.50% of **the SmartSaver Claims** acquired by the **Eligible User**. **The Loyalty Bonus** is limited to a maximum of 250 EUR.

- 3.3. **Users** may qualify for **the Loyalty Bonus** by allocating funds to their **SmartSaver Account** totaling between **€1,000 and €50,000** during **the Campaign Period**. For the avoidance of doubt, funds allocated to **Vaults** per the **Monefit SmartSaver Vaults Terms & Conditions** shall also be considered per this Clause 3.3.
- 3.4. Funds withdrawn from **the SmartSaver Account** and subsequently re-allocated to **the SmartSaver Account** during **the Campaign Period** shall not be considered to meet the criteria outlined in Clause 3.3. and thus shall not be eligible for **the Loyalty Bonus**. **Monefit SmartSaver** reserves the right to exclude any fund allocations to a **SmartSaver Account** that, in **Monefit SmartSaver's** sole discretion, are deemed to originate from prior withdrawals from the **User's SmartSaver Account** or otherwise constitute balance recycling intended to artificially qualify for **the Loyalty Bonus**.
- 3.5. To receive **the Loyalty Bonus**, **Eligible Users** must not make any withdrawals from their SmartSaver Account (including Vaults) for **90 days following the end of the Campaign Period** (until **6 June 2026**), except per Section 7.7.4. of the Terms of Use, i.e. in case of "Passive Income" payouts, where applicable.
- 3.6. The Loyalty Bonus will be added to the User's **SmartSaver Account** on **10 June 2026**.
- 3.7. **The Loyalty Bonus** will not be displayed in the **SmartSaver Account** during **the Campaign Period**. **An Eligible User** will receive: 1) an email confirming that fund allocation thresholds to their **SmartSaver Account** have been met after the end of the **Campaign Period**, but no later than on March 9, 2026; 2) an email by 9 June 2026 confirming that the Loyalty Bonus will be added to **the Eligible User's SmartSaver Account**. **Users** will also be notified in case they will cease to meet the eligibility criteria.

4. ELIGIBILITY CRITERIA

This **Loyalty Bonus Campaign** is available only to selected **Users** who have received the relevant communication directly from Monefit SmartSaver. Eligibility is determined at **Monefit SmartSaver's** discretion based on internal criteria.

5. TAXATION

The **Eligible User** shall be fully responsible for the calculation and payment of all taxes arising from the **Loyalty Bonus** obtained as a result of their participation in the **Loyalty Bonus Campaign**. All **Loyalty Bonuses** will be provided without any deduction or withholding for or on account of any Tax.

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

- 6.1. A **User** is obliged to immediately stop their participation in the **Loyalty 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 **Loyalty 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 a **User's** ability to participate in it at any time for any reason.
- 6.5. **Monefit SmartSaver** processes **Eligible Users** personal data for the purpose of organizing the **Loyalty Bonus Campaign** and in accordance with the **Monefit SmartSaver Privacy Policy**. Personal data used for the purpose of the **Loyalty Bonus Campaign** will be stored for up to 3 years after the end of the **Campaign Period**.
- 6.6. **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 **Loyalty Bonus Campaign** shall constitute consent to the updated **Terms** by each **User**.
- 6.7. **Monefit SmartSaver** may, in its sole and absolute discretion, unilaterally terminate the **Loyalty Bonus Campaign**. In the event of such termination these **Terms** shall automatically have no effect. **Monefit SmartSaver** shall provide notice of termination of the **Loyalty 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 **Loyalty Bonus Campaign**, please send an email to info@monefit.com.