

MONEFIT SMARTSAVER
SPECIAL LOYALTY BONUS CAMPAIGN
TERMS & CONDITIONS

1. INTRODUCTION

1.1. Monefit Card OÜ (hereinafter "**Monefit SmartSaver**") has introduced the Special Loyalty Bonus Campaign which offers a Loyalty Bonus to Eligible Users. These Monefit SmartSaver Special Loyalty Bonus Campaign Terms & Conditions (hereinafter the "**Terms**") apply throughout the Special Loyalty Bonus Campaign Period.

1.2. By participating in the Special 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 the "**Terms of Use**") which appear on the SmartSaver Website.

1.3. In these Terms following words and expressions shall have the following meanings:

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

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

"**Special Loyalty Bonus Campaign Period**" means the duration of the Special Loyalty Bonus Campaign operated by Monefit SmartSaver as set out in Section 2;

"**Eligible User**" means a User who meets the Eligibility Criteria set out in Section 3 and Participation Eligibility set out in Section 4;

"**Net New Funds**" means funds allocated to the User's SmartSaver Account that exceed the total amount of funds that had been allocated to the User's SmartSaver Account for the purchase of the SmartSaver Claims before the start of the Special Loyalty Campaign Period.

1.4. 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.

2. PERIOD OF THE CAMPAIGN

2.1. The Special Loyalty Bonus Campaign Period starts on 27/03/2026 at 00:01 Central European Time and ends on 06/04/2026 at 23:59 Central European Time.

2.2. Following the end or termination of the Special Loyalty Bonus Campaign, these Terms shall have no effect unless the context otherwise requires.



3. LOYALTY BONUS

- 3.1. To receive the Loyalty Bonus of 0.50% of the SmartSaver Claims calculated in accordance with Clause 3.4, the Eligible User must, during the Special Loyalty Bonus Campaign Period:
 - 3.1.1. allocate Net New Funds in an amount between EUR 2,000.00 and EUR 50,000.00 to his/her SmartSaver Account;
 - 3.1.2. acquire SmartSaver Claims for the Net New Funds allocated in accordance with subclause 3.1.1; and
 - 3.1.3. keep such SmartSaver Claims either in his/her SmartSaver Account in accordance with the Terms of Use or in his/her Vaults in accordance with the Monefit SmartSaver Vaults Terms & Conditions for 90 days following the end of the Special Loyalty Bonus Campaign Period, except for Automatic ("Passive Income") transfers permitted under Section 7.7.4 of the Terms of Use.
- 3.2. Any sale of SmartSaver Claims acquired in accordance with Clause 3.1 and/or any full or partial transfer of the SmartSaver Price received for the sale of such SmartSaver Claims to the User's bank account during the Special Loyalty Bonus Campaign Period or during the 90-day period following the end of the Special Loyalty Bonus Campaign Period, except for Automatic ("Passive Income") transfers permitted under Section 7.7.4 of the Terms of Use, shall mean that the criteria set out in Clause 3.1 are no longer met and that such User shall not be eligible for the Special Loyalty Bonus.
- 3.3. The Loyalty Bonus is limited to a maximum of EUR 250.00.
- 3.4. The Special Loyalty Bonus shall be calculated on 24/06/2026 based on the amount of Net New Funds allocated by the Eligible User during the Special Loyalty Bonus Campaign Period, provided that the Eligible User has met all the conditions set out in Clause 3.1. The Special Loyalty Bonus shall be allocated to the relevant Eligible User's SmartSaver Account within 10 Business Days following such calculation. For the avoidance of doubt, the Special Loyalty Bonus shall be calculated only between the amounts indicated in Clause 3.1.1. (i.e. starting from EUR 2,000.00) and not be calculated on any other funds or SmartSaver Claims held by the Eligible User.
- 3.5. The Special Loyalty Bonus will not be displayed in the SmartSaver Account during the Special Loyalty Bonus Campaign Period. An Eligible User will receive: (i) an email within seven (7) Business Days following the end of the Special Loyalty Bonus Campaign Period confirming whether the fund allocation thresholds to his/her SmartSaver Account have been met; and (ii) an email within seven (7) Business Days following the Special Loyalty Bonus calculation date confirming whether the Special Loyalty Bonus will be allocated to the Eligible User's SmartSaver Account.

4. PARTICIPATION ELIGIBILITY

- 4.1. This Special Loyalty Bonus Campaign is available only to selected Users who have received the relevant communication directly from Monefit SmartSaver. Participation eligibility is determined at Monefit SmartSaver's discretion based on internal criterias.

5. TAXATION

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- 5.1. The Eligible User shall be solely responsible for the calculation and payment of any taxes arising from the Loyalty Bonus received as a result of his/her participation in the Special Loyalty Bonus Campaign. All Loyalty Bonuses will be granted 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 participating in the Special 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 that 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 non-compliant 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 Special Loyalty Bonus Campaign or the 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 Special Loyalty Bonus Campaign shall constitute User's acceptance of the updated Terms.
- 6.6. Monefit SmartSaver may, in its sole and absolute discretion, unilaterally terminate the Special 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 Special Loyalty Bonus Campaign by one of the following: a) sending a relevant notice to each User; and/or b) publishing an announcement of the termination on the SmartSaver Website; and/or c) removing the Terms from the SmartSaver Website.

7. MISCELLANEOUS

- 7.1. Monefit SmartSaver processes Eligible Users' personal data for the purpose of organizing the Special Loyalty Bonus Campaign in accordance with the Monefit SmartSaver Privacy Policy. Personal data processed for the purpose of the Special Loyalty Bonus Campaign will be stored for up to 3 years after the end of the Campaign Period.
- 7.2. Any dispute or claim arising out of these Terms, or their subject matter or formation (including non-contractual disputes or claims) shall be governed by the Terms of Use.
- 7.3. If you have any questions about participation in or in connection with the Special Loyalty Bonus Campaign, please send an email to info@monefit.com.