

Agreement version: 1.0.
Applicable as of: 13.11.2025

MONEFIT SMARTSAVER SPECIAL REFERRAL PROGRAM TERMS AND CONDITIONS

1. INTRODUCTION

- 1.1. Monefit Card OÜ (hereinafter "**Monefit SmartSaver**") offers select Users the opportunity to earn rewards by inviting friends to invest via Monefit SmartSaver through its Special Referral Program (**the "Special Referral Program"**).
- 1.2. By participating in the **Special Referral Program**, Users agree to these Monefit SmartSaver Special Referral Program Terms and Conditions (**the "Terms"**) which apply throughout the **Special Referral Program** in addition to any other terms Monefit SmartSaver applies, including the Terms of Use of Monefit SmartSaver ("**Terms of Use**") which appear on the **Monefit SmartSaver** website.

2. DEFINITIONS

- 2.1. In these **Terms**, the following words and expressions have the following meanings:

"Participant" means a User, who has a SmartSaver Account on the SmartSaver Website and who is eligible to share the **Referral Code** or **Referral Link**.

"Referral Bonus" is a reward in the form of electronic funds the Participant and Referred Party received by Monefit SmartSaver as a transfer to their SmartSaver Accounts if all conditions in these **Terms** and the **Terms of Use** have been fulfilled.

"Referral Code" is a unique code available on a SmartSaver Account that must be used by the Referred Party to create a SmartSaver Account on the SmartSaver Website.

"Referral Link" is a unique link available on a SmartSaver Account that must be used by the Referred Party to create a SmartSaver Account on the SmartSaver Website.

"Referred Party" means any natural or a legal person who has created a SmartSaver Account on the SmartSaver Website and has invested after using the Referral Code or the Referral Link.

"Terms" means these Monefit SmartSaver Special Referral Program Terms and Conditions.

"Validated User" means a User that has successfully validated his/her identity.

- 2.2. Except as set out above, the definitions, words and expressions used in capital letters in these

Terms shall have the same meaning as given in the **Terms of Use** unless the context otherwise requires.

3. PERIOD OF THE SPECIAL REFERRAL PROGRAM

- 3.1. The **Special Referral Program** starts from 13/11/25 00.01 Central European Time for an indefinite period until terminated by Monefit SmartSaver in accordance with the procedure set out below.
- 3.2. 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.
- 3.3. The Special Referral Program is not compatible with other sign-up promotional campaigns, including **the Referral Program**, except for the **Welcome Bonus Campaign**.

4. ELIGIBILITY

- 4.1. For the Participant to receive the Referral Bonus, the following conditions must all be satisfied:
 - 4.1.1. neither the **Participant** nor the **Referred Party** has breached any of the clauses of either these **Terms** or the **Terms of Use**;
 - 4.1.2. Users will be disqualified from the Special Referral Program if they refer: 1) themselves, 2) a legal entity in which they are shareholders or representatives; or 3) the shareholders or representatives of a legal entity in which they are shareholders or representatives;
 - 4.1.3. the **Participant** must be registered on the SmartSaver Website and and be a Validated User;
 - 4.1.4. the **Referred Party** has used the **Participant's Referral Code** or **Participant's Referral Link** when creating the SmartSaver Account and Monefit SmartSaver was able to track it;
 - 4.1.5. the **Referred Party** must not have previously registered a SmartSaver Account, including a SmartSaver Account registered with a different email address. In the event, Monefit SmartSaver detects the **Referred Party** did previously have a SmartSaver Account at Monefit SmartSaver, the **Referred Party's** new SmartSaver Account will be erased and the **Referral Bonus** will be revoked;
 - 4.1.6. the **Referred Party** satisfies the definition of a User in accordance with the **Terms of Use**;
 - 4.1.7. the **Referred Party** must (i) create a SmartSaver Account on the SmartSaver Website, (ii) validate his/her identity, (iii) allocate funds to his/her SmartSaver Account within a

period of 30 calendar days from entering the **Referral Code** or clicking on the **Referral Link**, and (IV) keeps the acquired SmartSaver Claims for at least for 30 days.

5. HOW TO PARTICIPATE

- 5.1. Monefit SmartSaver provides each **Validated User** with a unique **Referral Code** or **Referral Link** that can be found on the SmartSaver Website.
- 5.2. Users can share the **Referral Code** or **Referral Link** with third parties (e.g., via an SMS, or messages to people the Participant is acquainted with, in private social network profiles, via email to people the Participant is acquainted with).
- 5.3. Users are prohibited to use, post or distribute the **Referral Code** or **Referral Link**:
 - 5.3.1. in any kind of commercial activity or paid promotion include online advertising;
 - 5.3.2. on websites that provide erotic, indecent or deceptive content;
 - 5.3.3. on websites that provide gambling or betting services;
 - 5.3.4. on websites that are including but not limited to coupon sites, review sites;
 - 5.3.5. and to write emails, text or message people who Users do not personally know.
- 5.4. The Participant can invite up to 100 (one hundred) **Referred Parties** and receive the **Referral Bonus** for each successful invitation that satisfies the requirements of both these **Terms** and the **Terms of Use**.

6. REFERRAL BONUS

- 6.1. The **Participant** will receive a **EUR 10.00 Referral Bonus** to the Participant's SmartSaver Account for each Referred Party who (i) creates a SmartSaver Account on the SmartSaver Website, (ii) successfully completes identity validation, (iii) allocates funds of at least EUR 10.00 to his/her SmartSaver Account, and (IV) holds the funds allocated to his/her SmartSaver Account for 30 days.
- 6.2. The Referral Bonus will be allocated directly to the Participant's SmartSaver Account within 7 business days after the Referred Party has completed all actions set out in Clause 6.1.
- 6.3. The **Referral Bonus** is non-transferable.

7. TAXATION

- 7.1. The **Participant** and **Referred Party** shall be fully responsible for the calculation and payment

of all taxes arising from the **Referral Bonuses** obtained as a result of their participation in the **Special Referral Program**. All **Referral Bonuses** will be paid without any deduction or withholding for or on account of any Tax.

8. TERMINATION AND UPDATES TO THE SPECIAL REFERRAL PROGRAM TERMS AND CONDITIONS

- 8.1. The **Participant** and/or the **Referred Party** are obliged to immediately stop their participation in the **Special Referral Program** if requested by Monefit SmartSaver. Such a request can be made for any reason and at Monefit SmartSaver's sole discretion.
- 8.2. Monefit SmartSaver may review the payment and withdrawal record of the **Participant** and/or the **Referred Party** in the event Monefit SmartSaver suspects any User of breaching these **Terms**.
- 8.3. The **Participant** and/or the **Referred Party** will be disqualified from the **Special Referral Program** if they refer themselves. As stated above, the **Referred Party** must be a new User to Monefit SmartSaver and cannot have an existing registered account.
- 8.4. Monefit SmartSaver reserves the right to suspend or terminate the User's SmartSaver Account of the **Participant** and/or the **Referred Party** or refuse to pay the **Referral Bonus**, if Monefit SmartSaver notices any activity that is believed to be abusive, fraudulent, or does not comply with any one of the following - these **Terms**, the **Terms of Use** or any other agreements that apply to the User.
- 8.5. Monefit SmartSaver may suspend or terminate the **Special Referral Program** or the ability of either the **Participant** and/or the **Referred Party** to participate in it at any time for any reason.
- 8.6. If Monefit SmartSaver, at its sole discretion, believes that the **Participant** and / or **Referred Party** opened a SmartSaver Account for the primary purpose of collecting the **Referral Bonus**, the **Participant** and / or **Referred Party** will be disqualified from the **Special Referral Program** and will not be eligible to receive the **Referral Bonus**.
- 8.7. 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 Referral Program** shall constitute consent to the updated **Terms** by each User.
- 8.8. Monefit SmartSaver may, in its sole and absolute discretion, unilaterally terminate the **Special Referral Program**. In the event of such termination these Terms shall automatically have no effect. Monefit SmartSaver shall provide notice of termination of the **Special Referral Program** by providing any one of the following - 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.

9. MISCELLANEOUS

- 9.1. 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 these **Terms** and by the **Terms of Use**.
- 9.2. Monefit SmartSaver shall not be deemed responsible for any misuse of the **Referral Code** or **Referral Link**, including but not limited to, technical issues that might cause the **Referral Code** or **Referral Link** to not work properly, thus not appearing as used when the **Referred Party** is creating the SmartSaver Account on the SmartSaver Website.