

<b>Agreement version:</b>	1.2.
<b>Applicable as of:</b>	30.01.2026

## **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 30/01/26 00.01 Central European Time until it is terminated on 26/02/26 23:59 Central European Time 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 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) register and validate their identity as a User on the SmartSaver Website within a period of 7 days from entering the Referral Code or clicking on the Referral Link, (ii) allocate funds of at least 100.00 EUR to his/her SmartSaver

Account within a period of 7 calendar days from registering the SmartSaver Account, and (iii) keep the SmartSaver Claims acquired in line with the Terms of Use for the funds allocated to his/her SmartSaver Account for at least for 90 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 50.00 Referral Bonus** to the Participant's SmartSaver Account for each Referred Party who meets the conditions stipulated in Clause 4.1.7.
- 6.2. The Referral Bonus will be allocated directly to the Participant's SmartSaver Account within 2 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** shall be fully responsible for the calculation and payment of all taxes arising from the **Referral Bonus** obtained as a result of his/her 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.