

Agreement version:

3.1.

Applicable as of:

18.05.2026

MONEFIT SMARTSAVER VAULTS TERMS & CONDITIONS

1. INTRODUCTION

- 1.1. Monefit Investments OÜ (hereinafter "**Monefit SmartSaver**") offers the opportunity under these Monefit SmartSaver Vaults Terms & Conditions (hereinafter "**Vaults Terms**") for its Users to receive additional returns on their SmartSaver Claims by committing to a fixed period (hereinafter "**Vaults Period**") before instructing Monefit SmartSaver to sell the SmartSaver Claims and receiving the SmartSaver Price in line with the Terms of Use of Monefit SmartSaver (hereinafter "**Terms of Use**").
- 1.2. The User shall accept the Vaults Terms via the SmartSaver Website.
- 1.3. The definitions used in these Terms shall have the same meaning as ascribed in the Terms of Use unless the context otherwise requires or indicated differently in the present Vaults Terms.

2. VAULTS

- 2.1. The User shall be able to allocate funds from their SmartSaver Account into a section called "Vaults" (hereinafter "**Vaults**") and choose a Vaults Period between 12 to 24 months. The start date of the Vaults Period shall be the date when the User allocates funds to Vaults. The end date of the Vaults Period shall arrive at the expiry of the Vaults Period duration and will be displayed accordingly to the User. For the avoidance of doubt, a Vaults Period with a shorter duration than 12 months shall automatically extend for a subsequent Vaults Period of the same length per Clause 2.2. in case the User has enabled the auto-renew feature at the end of such Vaults Period. If the auto-renew feature is not enabled for a Vaults Period with a shorter duration than 12 months at the end of such Vaults Period, the Vaults shall terminate in line with Clause 2.8. Monefit SmartSaver shall have the right to offer Vaults Periods with a different duration than set out in these Vaults Terms, including as part of promotional campaigns, subject to the relevant terms and conditions.
- 2.2. The User shall have the possibility to enable the Vaults Period auto-renew feature, as a result of which at the end of the Vaults Period, an automatic extension shall take place for the same fixed period as the initially chosen Vaults Period. The User shall have the possibility to enable the auto-renew feature to either include (1) the funds allocated to the Vaults at the beginning of the Vaults Period or (2) the amount available at the end of the Vaults Period. In case option (1) is enabled, the difference between the funds allocated to Vaults at the beginning of the Vaults Period and the amount available at the end of the Vaults Period shall become automatically available in the standard section of the SmartSaver Account at the end of the relevant Vaults Period. As long as the Vaults Period auto-renew feature is enabled, at the end of each subsequent Vaults Period, another extension for the same fixed period as the initially chosen Vaults Period shall take place per the conditions enabled by the User described in this Clause. The User can change the conditions of the auto-renew feature described in this Clause as well as to enable and disable the Vaults Period auto-renew feature at any time.
- 2.3. The minimum amount of funds allocated to Vaults at any time is 100€.

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- 2.4. The additional return on the funds allocated to Vaults by the User shall depend on the Vaults Period and the time of such allocation, i.e. the time period for which the User decides to make the relevant funds available to be invested into SmartSaver Claims in line with the Terms of Use and these Vaults Terms as well as the time as of which the User does so.
- 2.5. By allocating funds to Vaults the User agrees not to request that Monefit SmartSaver sells all of the SmartSaver Claims or a part thereof, acquired for the funds allocated to Vaults, subject to the Terms of Use until the end of the Vaults Period.
- 2.6. In case of a Vaults Period with a duration of 12 months or more, the User can at any time enable and disable the option of receiving additional returns earned during a calendar month from funds allocated to Vaults automatically to the standard section of the SmartSaver Account on the 1st day of the following calendar month. If Automatic ("Passive Income") Transfer of the SmartSaver Price in accordance with Clause 7.7.4 of the Terms of Use is enabled, the SmartSaver Price shall also include returns earned for the previous calendar month on the SmartSaver Claims associated with the relevant Vaults .
- 2.7. In case the User requests that Monefit SmartSaver sells all of the SmartSaver Claims or a part thereof before the end of the Vaults Period, the User agrees that the additional returns received for the period from allocating the funds to Vaults until the transfer of the SmartSaver Price to the User are subtracted from the final SmartSaver Price to be transferred to the User. For the avoidance of doubt, the total amount allocated to the standard section of the SmartSaver Account per Clause 2.6 during a Vaults Period shall also be subtracted from the final SmartSaver Price to be transferred to the User. After the Buyer instructs Monefit SmartSaver to sell all of the SmartSaver Claims or a part thereof, a corresponding amount of the SmartSaver Price will become payable, subject to the Terms of Use and these Vaults Terms, within 30 Business Days.
- 2.8. At the end of the Vaults Period, the funds allocated to Vaults shall become automatically available in the standard section of the SmartSaver Account. Thereafter the User is able to request the sale of the SmartSaver Claims under the Terms of Use, to continue using such funds to acquire SmartSaver Claims under the Terms of Use or to allocate such funds again to Vaults under the Vaults Terms.

3. MISCELLANEOUS

- 3.1. These Vaults Terms shall be considered an addendum to the Terms of Use. Any dispute or claim arising out of these Vaults Terms, or its subject matter or formation (including non-contractual disputes or claims) shall be governed by these Vaults Terms and by the Terms of Use.