

Loyalty Program

1 Monefit Smart Saver offers a Loyalty Program under which a Loyalty Bonus (“ Loyalty Bonus”) is paid.

2 To qualify for the Loyalty Program, Users must both :

- i) have been a registered SmartSaver User for 90 calendar days and
- ii) on that 90th calendar day (of their registration) have a net credit balance of 10 Euros in their SmartSaver Account.

3 The Loyalty Bonus has no cash value, is non transferable and cannot be exchanged for cash by the User.

4 The Loyalty Bonus is a percentage of the net credit balance in the Smart Saver Account which is added daily into the SmartSaver Account by electronic funds. The calculation (which is undertaken at the end of the calendar day) is set out in the following Table (“ the Table”) :

Range of qualifying balances	Applicable APY (Effective Annual Rate)	Applicable Nominal rate
10€ - 10,000€	7.25%	7%
10,001€ - 30,000€ -	7.52%	7.25%
30,001€ - 50,000€	7.79%	7.5%
50,001€ - 80,000€	8.06%	7.75%
80,001€ - 250,000 €	8.33%	8%

5 Monefit reserves the right to amend any range of qualifying balances and / or interest rate or any other aspect of the Table or to withdraw the Loyalty Program without reason and without providing notice.