

## **MONEFIT SMARTSAVER €5 WELCOME BONUS TERMS & CONDITIONS**

### **1. INTRODUCTION**

1.1. Monefit Card OÜ (hereinafter "**Monefit SmartSaver**") offers the opportunity to earn a €5 welcome bonus (hereinafter "**the Welcome Bonus**") by opening a SmartSaver Account and verifying the User's identity during a specific time period (hereinafter "**the Campaign Period**") when these 5€ Welcome Bonus Terms & Conditions (hereinafter "**the Terms**") are in force (hereinafter "**the Campaign**").

1.2. By opening a SmartSaver Account and verifying their identity, each User agrees to and accepts these Terms as outlined herein, consistent with any other terms Monefit SmartSaver applies. The definitions used in these Terms shall have the same meaning as ascribed in the Terms of Use of Monefit SmartSaver (hereinafter "**Terms of Use**") unless the context otherwise requires or indicated differently in the present Terms.

### **2. THE CAMPAIGN PERIOD & WELCOME BONUS**

2.1. The Campaign Period starts on 20/10/2023 00:01 CET and ends at a time when these Terms and the Campaign is terminated by Monefit SmartSaver subject to the rules stipulated herein.

2.2. The Welcome Bonus is available to all new Users, i.e. Users who have never previously had and do not have a SmartSaver Account as of the start of the Campaign Period. In order to activate the Welcome Bonus, a User must verify their identity subject to the Terms of Use. The Welcome Bonus shall be available and provided to each such User only once.

2.3. The User will receive the Welcome Bonus, if all conditions set in these Terms have been fulfilled, by having the respective amount added to their funds on the User's SmartSaver Account.

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

### **3. TAXATION**

3.1. The User shall be fully responsible for the calculation and payment of all taxes arising from the Welcome Bonus. The Welcome Bonus will be made available to the User without any deduction or withholding for or on account of any Tax.

#### **4. TERMINATION OF & UPDATES TO THE TERMS**

4.1. The User is obligated to immediately stop their participation in the Campaign if requested by Monefit SmartSaver for any reason, at Monefit SmartSaver's sole discretion.

4.2. Monefit SmartSaver reserves the right to suspend or terminate the User's SmartSaver Account or deny the Welcome Bonus, if Monefit SmartSaver notices any activity that is believed to be abusive, fraudulent, or does not comply with these Terms, Terms of Use or any other agreements that apply to the User.

4.3. Monefit SmartSaver may suspend or terminate the Campaign or a User's ability to participate in it at any time for any reason.

4.4. 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 but, if Monefit SmartSaver modifies these Terms, the updated Terms will always be posted on the SmartSaver Website, at which time they will enter into force. Continued participation in the Campaign shall constitute consent to the updated Terms by each User.

4.5. Monefit SmartSaver may, in its sole and absolute discretion, unilaterally terminate these Terms and the Campaign. Monefit SmartSaver shall notify about the termination of the Terms and the Campaign by sending a relevant notice to each User and/or by publishing an announcement of the termination on the SmartSaver Website and/or by removing the Terms from the SmartSaver Website.

4.6. If Monefit SmartSaver, at its sole discretion, believes that a User opened a SmartSaver Account for the primary purpose of collecting the Welcome Bonus, the User will be disqualified from the Campaign and will not be eligible to receive the Welcome Bonus.

4.7. Monefit SmartSaver may review payment and withdrawal information of the User if it will suspect a breach of these Terms.

#### **5. MISCELLANEOUS**

5.1. 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 in force at the time when the User opened a SmartSaver Account and verified their identity.

If you have any questions about how to enter or in connection with the Campaign, please send an email to [info@monefit.com](mailto:info@monefit.com).