

## 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" ) :

<b>Kontostand</b>	<b>Applicable APY ( Effective Annual Rate)</b>	<b>Applicable Nominal rate</b>
<b>10€ - 10,000€</b>	<b>7.25%</b>	<b>7%</b>
<b>10,001€ - 30,000€ -</b>	<b>7.52%</b>	<b>7.25%</b>
<b>30,001€ - 50,000€</b>	<b>7.79%</b>	<b>7.5%</b>
<b>50,001€ - 80,000€</b>	<b>8.06%</b>	<b>7.75%</b>
<b>80,001€ - 500,000 €</b>	<b>8.33%</b>	<b>8%</b>

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.