

Agreement version: 1.0.
Applicable as of: 04.03.2024

MONEFIT SMARTSAVER VAULT TERMS & CONDITIONS

1. INTRODUCTION

1.1. Monefit Card OÜ (hereinafter "**Monefit SmartSaver**") offers the opportunity under these Monefit SmartSaver Vault Terms & Conditions (hereinafter "**Vault Terms**") for its Users to receive additional returns on their SmartSaver Claims by committing to a fixed period (hereinafter "**Vault 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 Vault 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 Vault Terms.

2. VAULTS

2.1. The User shall be able to allocate funds deposited to their SmartSaver Account into a section called "Vaults" (hereinafter "**Vaults**") and choose a Vault Period of either 6 or 12 months. The start date of the Vault Period shall be the date when the User allocates funds to Vaults. The end date of the Vault Period shall arrive in accordance with the duration chosen and will be displayed accordingly to the User.

2.2. The minimum amount of funds allocated to Vaults at any time is 100€.

2.3. The additional return on the funds allocated to Vaults by the User shall depend on the Vault 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 Vault Terms as well as the time as of which the User does so.

2.4. 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 Vault Period.

2.5. In case the User requests that Monefit SmartSaver sells all of the SmartSaver Claims or a part thereof before the end of the Vault 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. 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 Vault Terms, within 30 Business Days.

2.6. At the end of the Vault 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 Vault Terms.

3. MISCELLANEOUS

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