Terms and Conditions

Mark a Smart Move Offer 2026 — Moneybase Club Members Only

Valid from 7 September 2026 to 7 December 2026

> This document should be read in conjunction with the Calmatta Cuschieri Moneybase General Terms and Conditions, which can be found at moneybase.com/extras/important-documents and cc.com.mt/documents-downloads. Unless stated otherwise, all capitalised terms used herein have the same meaning as defined in the General Terms and Conditions.

1. The Offer

1.1 Under this Scheme (the "Scheme" or the "Offer"), a customer (the "Customer") of Calamatta Cuschieri Moneybase who chooses to consolidate their portfolio by transferring one or more investment securities from a third-party bank, broker, or custodian into their Moneybase investment account may be eligible to receive a one-off loyalty payment (the "Cash Bonus"), calculated as described below.

1.2 Eligibility is subject to full satisfaction of these Terms and Conditions and is restricted to Members of the Moneybase Club (or Customers who will meet the Qualifying Balance of one of its Tiers upon completion of the transfer), as further described in clause 3. The Cash Bonus will be credited to the cash account linked to the relevant investment account.

2. Duration

2.1 These Terms and Conditions apply to all transfers of investment securities made on or after 7th September 2026. This Offer is valid until 7th December 2026.

2.2 Notwithstanding the above, Calamatta Cuschieri Moneybase reserves the right to withdraw this Offer or amend these Terms and Conditions at any time. Any updates will be communicated on the official Calamatta Cuschieri and Moneybase websites.

3. Eligibility

3.1 This Scheme is open only to Customers of Calamatta Cuschieri Moneybase who are Members of the Moneybase Club (the Select, Premier or Elite Tier) at the time of the transfer, or who will meet the Qualifying Balance of one of those Tiers upon successful completion of the transfer.

3.2 New Customers are subject to Calamatta Cuschieri Moneybase's standard onboarding and KYC procedures. Calamatta Cuschieri Moneybase reserves the right to decline any account opening request in accordance with its applicable Terms and Conditions. Eligibility for the Cash Bonus is conditional upon successful completion of onboarding and submission of instructions to have the assets transferred within the promotional period.

3.3 To participate, Customers must initiate the transfer of investment securities held with another bank, broker, or custodian. Securities must be free from any encumbrances and fully owned by the Customer, with no change in beneficial ownership occurring as a result of the transfer.

3.4 Transfers may be initiated by completing the Asset Transfer Form, available at moneybase.com/investment-transfer. Alternatively, transfers may be initiated by contacting a Calamatta Cuschieri Moneybase representative directly. A completed Asset Transfer Form must be submitted within the promotional period. A member of the team will review the portfolio and confirm whether the securities can be supported on the Moneybase platform. A copy of the third-party statement evidencing the securities to be transferred must be attached to the Asset Transfer Form.

3.5 Calamatta Cuschieri Moneybase retains full discretion to accept or reject the transfer of any security and is not obliged to provide reasons for such decisions. Only securities that are operationally supported on the Moneybase platform are eligible for transfer. Where a requested security is not currently supported, Calamatta Cuschieri Moneybase may, at its sole discretion, assess the feasibility of adding it to the platform.

3.6 Only securities for which a valid and signed Asset Transfer Form is received within the promotional period will qualify for the Cash Bonus.

3.7 If the transfer of investment securities is successfully completed but the Customer does not meet the Qualifying Balance of the Select, Premier or Elite Tier of the Moneybase Club upon completion, neither the Cash Bonus described in clauses 4 and 5 nor the partial fee reimbursement described in clause 6 will be credited to the Customer's account.

4. Bonus Structure

4.1 The Cash Bonus applies to eligible investment securities transferred to Moneybase, including Bonds, Equities, Exchange-Traded Funds (ETFs), and Mutual Funds. The Cash Bonus will be calculated as a percentage of the value of assets successfully transferred, accepted, and settled into the Customer's Moneybase account, in accordance with the categories set out below.

4.2 For the purposes of this Offer, securities will be classified based on their type and market of listing, and the corresponding Cash Bonus will be applied as follows:

SECURITY TYPE	YOUR CASH BONUS
Mutual Funds	0.50%
International Equities and ETFs	0.30%
Equities and Bonds traded on the Malta Stock Exchange	0.10%
International Bonds	0.10%
Money Market Funds	0.10%

4.3 Calamatta Cuschieri Moneybase may also accept the consolidation of assets into a discretionary portfolio management account, subject to a minimum investment amount which will typically start from €500,000. Customers interested in this service will be required to engage with a dedicated relationship manager to assess suitability and agree on the proposed investment mandate. The onboarding process, including the transfer of securities and/or cash, will only commence once the Customer has reviewed and formally accepted the discretionary mandate.

Where a discretionary portfolio management agreement is successfully executed and funded in accordance with the agreed mandate, Calamatta Cuschieri Moneybase will grant the Customer a Cash Bonus equivalent to 0.50% of the total value of assets transferred and accepted into the portfolio, subject to these Terms and Conditions. Calamatta Cuschieri Moneybase reserves the right to determine eligibility, assess the suitability of transferred assets, and apply any additional conditions deemed necessary in line with its internal policies and regulatory obligations.

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5. Bonus Calculation and Payment Timeline

5.1 For the purpose of calculating the bonus amount:

(a) in the case of bonds, equities, or ETFs, Calamatta Cuschieri Moneybase will use the closing market price of each security as at 22nd December 2026;

(b) in the case of mutual funds, Calamatta Cuschieri Moneybase will use the Net Asset Value (NAV) of the relevant fund as at 22nd December 2026;

(c) for the purpose of the bonus calculation, any non-Euro-denominated securities will be converted into Euro using the exchange rate prevailing as at 22nd December 2026.

5.2 The Cash Bonus will be credited directly to the Customer's cash account with Moneybase no later than 8th January 2027. Where the transfer of securities settles after this date, the Cash Bonus will be paid within one month of the date on which settlement is completed.

5.3 The Cash Bonus will be credited in Euro to the cash account linked to the transferred securities.

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6. Third-Party Fee Reimbursement

6.1 Third-party transfer fees reasonably incurred in connection with this Offer will be reimbursed by Calamatta Cuschieri Moneybase, subject to a cap of 0.50% of the value of securities transferred and capped at €2,500.

6.2 Reimbursements will be credited to the Customer's cash account linked to the transferred securities once the transfer of securities has been successfully completed and upon presentation of documentation confirming the fees charged by the external institution.

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7. Other Conditions

7.1 Calamatta Cuschieri Moneybase's tariff schedule can be found at cc.com.mt/our-rates and at the following Moneybase pages:

- moneybase.com/invest/stocks
- moneybase.com/invest/etfs
- moneybase.com/invest/bonds
- moneybase.com/invest/funds
- moneybase.com/invest/other

7.2 In the event of any conflict between the Calmatta Cuschieri Moneybase General Terms and Conditions and these Terms and Conditions, the latter shall prevail.

7.3 Calamatta Cuschieri Moneybase reserves the right to terminate this Offer or amend any of its Terms and Conditions at any time.

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8. Acceptance

8.1 By participating in this Offer, the Customer confirms that they have read, understood, and accepted these Terms and Conditions in their entirety.