Moneybase Club Terms and Conditions

Select, Premier & Elite (the "Rules")

Effective: 7 September 2026

1. Introduction

1.1 These terms and conditions (the "Rules") govern the Moneybase Club loyalty and rewards programme (the "Programme"). The Programme comprises three membership tiers, the Select Tier, the Premier Tier and the Elite Tier (each a "Tier" and together the "Tiers"), available to eligible Clients holding qualifying balances with Moneybase as set out in these Rules.

1.2 The Programme is a permanent, standard feature of Moneybase membership. It applies from the Effective Date on an ongoing basis, with no scheduled end date, subject to Moneybase's right to amend or discontinue the Programme under clauses 12 and 13.

1.3 These Rules should be read together with the Moneybase General Terms and Conditions, the Moneybase Cashback Terms and Conditions, the Moneybase Fees and Charges, the Moneybase Privacy Notice and any product-specific terms applicable to services accessed under the Programme, in each case as amended from time to time (together, the "Related Terms"). By holding an Account with Moneybase and participating in the Programme, the Client agrees to be bound by the Related Terms in addition to these Rules.

1.4 In the event of any inconsistency between these Rules and the Related Terms, these Rules prevail solely in respect of the Programme. In all other respects the Related Terms continue to apply in full.

2. Definitions

2.1 In these Rules, the following terms have the meanings set out below.

> **"Account"** means the account held with Moneybase in the name of the Client, comprising cash and, where applicable, investment holdings.

"Average Weighted Cost" means the value of a Client's investment holdings calculated on the basis of the cost at which those holdings were acquired, rather than their current market value.

"Business Day" means any day other than a Saturday, Sunday or public holiday in Malta on which banks in Malta are generally open for business.

"Client" means the person holding an Account with Moneybase who participates in the Programme in accordance with these Rules and the Related Terms.

"Member" means a Client who has been elevated to the Select Tier, the Premier Tier or the Elite Tier in accordance with these Rules.

"Select Tier" means the entry Tier of the Programme, available to Clients whose Qualifying Balance meets or exceeds the applicable threshold published on the moneybase.com/moneybase-club page, which may be updated from time to time.

"Premier Tier" means the mid Tier of the Programme, available to Clients whose Qualifying Balance meets or exceeds the applicable threshold published on the moneybase.com/moneybase-club page, which may be updated from time to time.

"Elite Tier" means the highest Tier of the Programme, available to Clients whose Qualifying Balance meets or exceeds the applicable threshold published on the moneybase.com/moneybase-club page, which may be updated from time to time.

"Qualifying Balance" means the aggregate of a Client's cash balances and investment holdings held within their Account, with investment holdings calculated on an Average Weighted Cost basis.

"Reference Rate" means the foreign exchange rate applied by Moneybase for the purpose of converting non-Euro balances into Euro under these Rules, being Moneybase's prevailing internal FX rate as at the assessment date, or such other rate as Moneybase may reasonably determine and publish from time to time.

"Wealth Management Meeting" means a one-to-one consultation with a Calamatta Cuschieri Wealth Management expert and/or the Chief Investment Officer made available to Members under the Programme.

3. Eligibility

3.1 The Programme is open only to Clients who, at all relevant times:

(a) are aged 16 or over;

(b) hold an Account classified by Moneybase as a retail account for the purposes of applicable financial services regulation; and

(c) are in good standing with Moneybase, including being current on all applicable know-your-customer, anti-money laundering and sanctions screening requirements.

3.2 The Programme is not available to business, corporate, trust, partnership, professional or eligible counterparty accounts, nor to persons resident or established in a jurisdiction where participation would be unlawful or would require Moneybase to obtain a licence or make any filing not already held or made.

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4. Qualification and Enrolment

4.1 Qualification for the Programme is automatic. Once a Client's Qualifying Balance reaches or exceeds the applicable Tier threshold, the Client is elevated to the corresponding Tier. The Qualifying Balance thresholds for each Tier are published on the moneybase.com/moneybase-club page, which may be updated from time to time.

4.2 Where a Client's Qualifying Balance first meets or exceeds a higher threshold, the Client is enrolled directly in the corresponding Tier without first passing through any lower Tier.

4.3 Membership is automatic for eligible Clients. No application, registration or opt-in is required. While Members cannot opt out of the Club itself or the benefits available under these Rules, they may choose not to make use of any individual benefit.

4.4 Moneybase will notify the Client of elevation to a Tier through the Client's primary electronic contact channels, being in-app notification, push notification or email. Enrolment takes effect from the date of the notification.

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5. Calculation of the Qualifying Balance

5.1 The Qualifying Balance is calculated by aggregating:

(a) the Client's eligible cash balances held with Moneybase across all currencies, converted to Euro at the Reference Rate on the assessment date; and

(b) the Client's eligible investment holdings, valued on an Average Weighted Cost basis and, where denominated in a currency other than Euro, converted to Euro at the Reference Rate on the assessment date.

5.2 Eligible holdings comprise the Client's cash and investments held across their WEB (execution-only), Advisory and Discretionary accounts with Calamatta Cuschieri Moneybase. Cash is taken at its actual balance across e-money and investment accounts. Investments are valued at their average weighted purchase cost, not their prevailing market value. The Qualifying Balance is assessed at the level of the Client's identity, aggregating all eligible retail accounts the Client holds, including joint accounts. Where the Client holds a joint account, the full balance of that account is counted towards the Qualifying Balance of each holder and is not divided between them. Business, corporate and trust accounts are held under a separate identity, assessed separately, and are not included in a retail Client's Qualifying Balance.

5.3 Assessment of the Qualifying Balance is carried out at end of day on each Business Day, using the Reference Rate and Average Weighted Cost figures then applicable.

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6. Continual Assessment, Downgrade and Removal

6.1 A Member's Tier is assessed on a continuous basis in accordance with clause 5.2 and 5.3.

6.2 Where a Member's Qualifying Balance falls below the threshold applicable to their current Tier, a grace period ("Grace Period") applies before any Tier adjustment takes effect. The length of the Grace Period applicable to each Tier is published on the moneybase.com/moneybase-club page, which may be updated from time to time, and runs as consecutive calendar days from the first day on which the Qualifying Balance is assessed as below the applicable threshold.

6.3 If, at any point during the Grace Period, the Qualifying Balance is restored to or above the applicable threshold, the Grace Period ends and no Tier adjustment occurs.

6.4 If, on expiry of the Grace Period, the Qualifying Balance remains below the applicable threshold, the Member is:

(a) moved to the Tier (if any) corresponding to the Qualifying Balance on that date; or

(b) removed from the Programme, where the Qualifying Balance falls below the entry Tier threshold published on the moneybase.com/moneybase-club page, which may be updated from time to time.

6.5 Moneybase will notify the Member of any Tier adjustment or removal in the manner described in clause 4.4. Adjustment or removal takes effect from the date of the notification, and benefits associated with the previous Tier cease to accrue from that date.

6.6 Where a Member is downgraded or removed and subsequently qualifies again, a new Grace Period does not apply and re-elevation is treated as a fresh enrolment under clause 4.

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7. Programme Benefits

The benefits available under each Tier are set out in full in clauses 9.1 to 9.9. Benefits accrue only during periods of active membership of the relevant Tier and cease immediately upon downgrade, removal or termination of membership.

A summary of the benefits available under each Tier, together with the specific rates, caps, thresholds and other numerical values that apply to each benefit, and the availability status of any benefit that is not yet active, is published on the moneybase.com/moneybase-club page, which may be updated from time to time. Members should refer to that page for current details.

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8. Nature of the Benefits

8.1 The benefits described in these Rules are non-monetary loyalty rewards offered by Moneybase at its own cost and are not investment inducements, investment advice or a recommendation to acquire, hold or dispose of any financial instrument. Members remain solely responsible for their investment decisions.

8.2 The benefits are personal to the Member, non-transferable and non-assignable. They have no cash equivalent value and may not be redeemed for cash except where these Rules expressly provide otherwise.

8.3 Participation in the Programme is provided free of charge. No fee is payable by the Member for enrolment in, continued participation in, or use of the benefits under the Programme.

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9. Detail of Individual Benefits

9.1 **Priority customer care.** Members receive prioritised handling of account-related queries and requests through Moneybase's standard customer care channels.

9.2 **Personal account manager.** Each Elite Tier Member is assigned a named personal account manager for the duration of their membership of the Elite Tier. The identity of the personal account manager may change from time to time for operational reasons and Moneybase will notify the Member directly of any such change.

9.3 **Wealth Management Meetings.** Premier Tier and Elite Tier Members are entitled to a set number of Wealth Management Meetings per calendar year, as published on the moneybase.com/moneybase-club page, which may be updated from time to time. Meetings are provided subject to reasonable availability and require reasonable advance booking. Unused entitlements do not roll over into subsequent calendar years and have no cash value. A Wealth Management Meeting is a personal consultation only; any investment advice provided during a Wealth Management Meeting is governed by the applicable Calamatta Cuschieri advisory terms and by MFSA conduct of business rules.

9.4 **High Limit Card.** Members across all Tiers may avail themselves of a High Limit Card. To set or amend their daily spend limit, Members can contact Moneybase's priority customer care team and specify the amount they wish to access per day; Moneybase will amend the limit accordingly. The daily spend limit is subject at all times to Moneybase's fraud prevention, risk management and regulatory controls, and to any lower limits imposed by Mastercard, the acquiring bank or the merchant. Individual transactions may be declined even when the daily limit has not been reached.

9.5 **Trading fee discount.** Members receive a discount on Moneybase's standard trading fees on eligible trades in Stocks executed on U.S. exchanges above the applicable trade value. The discount rate applicable to each Tier, the qualifying trade-value threshold and the availability status of this benefit are published on the moneybase.com/moneybase-club page, which may be updated from time to time. The discount applies only to eligible trades executed on the Client's Personal Account. It does not apply to Advisory Accounts or Discretionary Accounts, nor to third-party fees, exchange fees, regulatory levies, stamp duty or other statutory charges.

9.6 **Currency exchange discount.** Members receive a discount on Moneybase's standard currency exchange fees on in-app currency conversions carried out on the Client's Personal Account. The discount rate applicable to each Tier and the availability status of this benefit are published on the moneybase.com/moneybase-club page, which may be updated from time to time. It does not apply to Advisory Accounts or Discretionary Accounts, nor to Mastercard scheme fees, interchange charges or wholesale FX spreads applied by third parties.

9.7 **ATM fee discount.** Members receive a discount on Moneybase's standard ATM withdrawal fees on the Client's Personal Account. The discount rate applicable to each Tier and the availability status of this benefit are published on the moneybase.com/moneybase-club page, which may be updated from time to time. It does not apply to Advisory Accounts or Discretionary Accounts, nor to third-party ATM operator fees, dynamic currency conversion charges or network fees imposed by Mastercard or the acquiring institution.

9.8 **Enhanced cashback.** Members participate in the Cashback Programme at an enhanced rate, subject to a monthly cap. The enhanced rate and the monthly cap applicable to each Tier are published on the moneybase.com/moneybase-club page, which may be updated from time to time. The enhanced rate applies in place of, and not in addition to, the standard cashback rate that would otherwise apply under the Cashback Programme. All other rules of the Cashback Programme, including eligible merchant categories, exclusions and payout timing, continue to apply.

9.9 Where these Rules refer to Moneybase's "standard" fees or rates, the reference is to the fees and rates set out in the Moneybase Fees and Charges, as published from time to time on www.moneybase.com and as amended in accordance with the Related Terms.

10. Interaction with Other Programmes

10.1 Except for the cashback arrangement described in clause 9.8, the Programme is separate from, and independent of, any other Moneybase or Mastercard promotional, loyalty or reward programme, including any programme run directly by Mastercard International Incorporated or by any of its affiliates.

10.2 A Member may, where otherwise eligible, participate in both this Programme and any other Moneybase or Mastercard programme. Benefits earned under one do not affect benefits earned under the other, except where these Rules or the rules of the other programme expressly state otherwise.

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11. Suspension, Restriction and Termination of Individual Membership

11.1 Moneybase may suspend, restrict or terminate a Client's membership of the Programme, in whole or in part and with immediate effect, where:

- **(a)** the Client ceases to satisfy the eligibility criteria in clause 3;
- **(b)** the Client materially breaches these Rules or any of the Related Terms;
- **(c)** Moneybase reasonably suspects fraud, abuse, manipulation or misuse of the Programme by or in connection with the Client, including inflating or maintaining a Qualifying Balance solely for the purpose of obtaining benefits;
- **(d)** continued participation would, in Moneybase's reasonable opinion, breach any applicable law, regulation, sanctions regime or order of a competent authority; or
- **(e)** the Client closes the Account or the Account is closed by Moneybase in accordance with the Related Terms.

11.2 Where Moneybase suspends, restricts or terminates membership under this clause 11, it will notify the Client through the channels described in clause 4.4, save where prior notification is not permitted by law or would compromise a legitimate investigation.

11.3 Termination of membership under this clause 11 does not affect the continued operation of the Account or the Related Terms, which continue in accordance with their own terms.

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12. Amendment of the Rules

12.1 Moneybase may amend these Rules from time to time to reflect changes in law or regulation, changes in the products and services to which the benefits relate, changes in Moneybase's systems or processes, or for any other reasonable operational or commercial reason.

12.2 Amendments will be published on www.moneybase.com and communicated to Members through the channels described in clause 4.4. Save where the amendment is required to be effective immediately by law or regulation, amendments will take effect at date of publication.

12.3 A Member who does not agree to an amendment may cease to use the benefits and, where appropriate, close their Account in accordance with the Related Terms. Continued use of any benefit after the effective date of an amendment constitutes acceptance of the amended Rules.

13. Termination or Discontinuation of the Programme

13.1 Moneybase may discontinue or terminate the Programme in whole or in part at any time and with immediate effect. Where reasonably practicable, Moneybase will give members advance notice through the channels described in clause 4.4 and published on www.moneybase.com.

13.2 On termination of the Programme, all benefits cease. Cashback accrued but not yet credited will be settled in accordance with the Cashback Programme rules. No compensation is payable for the loss of expected but unaccrued benefits.

14. Force Majeure

14.1 "Force Majeure Event" means any event or circumstance beyond the reasonable control of Moneybase, including acts of God, natural disasters, epidemics, pandemics, civil unrest, war, terrorism, industrial action, failure of utilities or telecommunications networks, cyber-attack, acts or omissions of government or regulatory authorities, and any material disruption of the financial markets or the stability of currencies.

14.2 Moneybase is not liable for any delay in, or failure of, performance of its obligations under these Rules to the extent that the delay or failure is caused by a Force Majeure Event.

15. Fraud, Abuse and Misuse

15.1 Members must not engage in any conduct that is fraudulent, abusive, deceptive or otherwise contrary to the spirit of the Programme. This includes, without limitation, structuring transactions to inflate the Qualifying Balance artificially, coordinating transactions with third parties for the purpose of obtaining benefits, and any attempt to circumvent the limits, caps or exclusions set out in these Rules or the Related Terms.

15.2 Where Moneybase reasonably determines that a Member has engaged in such conduct, it may, in addition to any other remedy available to it: reverse or withhold benefits; recover amounts equal to the value of benefits improperly obtained; suspend or terminate the Member's participation under clause 11; and report the conduct to the relevant authorities.

16. Liability

16.1 Nothing in these Rules excludes or limits any liability that cannot lawfully be excluded or limited, including liability for fraud, fraudulent misrepresentation, death or personal injury caused by negligence.

16.2 Subject to clause 16.1, Moneybase is not liable to any Member for indirect, consequential or special losses, loss of profit, loss of opportunity, loss of expected benefit under the Programme, or loss of goodwill or reputation, in each case arising out of or in connection with the Programme.

16.3 Subject to clause 16.1, Moneybase's total aggregate liability to a Member under or in connection with the Programme in any calendar year is limited to the aggregate value of the benefits accrued by that Member under the Programme in the twelve months preceding the event giving rise to the liability.

17. Notices

17.1 Any notice or communication given by Moneybase to a Member under these Rules may be given by in-app notification, push notification, email to the address most recently notified by the Member, or publication on www.moneybase.com. A notice given by any of those means is deemed to have been received on the day it is sent or published.

17.2 Notices from a Member to Moneybase should be given through the channels set out in the Moneybase General Terms and Conditions.

18. Severability

18.1 If any provision of these Rules is or becomes illegal, invalid or unenforceable in any jurisdiction, that provision is severed to the extent of the illegality, invalidity or unenforceability, without affecting the remaining provisions of these Rules. The parties will in good faith seek to replace any severed provision with an enforceable provision that most closely reflects the original intent.

18.2 The failure or delay by Moneybase to exercise any right under these Rules does not operate as a waiver of that right, and no single or partial exercise of any right prevents any further exercise of that or any other right.

19. Entire Agreement

19.1 These Rules, together with the Related Terms, constitute the entire agreement between the Member and Moneybase in relation to the Programme and supersede all prior agreements, arrangements, representations and communications, whether written or oral, in relation to the Programme.

20. Governing Law and Jurisdiction

20.1 These Rules and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with them or their subject matter are governed by, and construed in accordance with, the laws of Malta.

20.2 The courts of Malta have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Rules or their subject matter, without prejudice to the Member's statutory right to refer a complaint to the Office of the Arbiter for Financial Services or to any other competent authority.