

CUSTOMER TERMS

Bonus Rewards Terms & Conditions

Terms governing the MoneySafe Rewards Account, Bonus Points, Promotional Reward Packages and Rewards made available through participating contractual Partners.

VERSION	LAST UPDATED	OPERATOR	PROGRAMME
2.0	15 September 2026	MS Plus Group M.IKE	Closed-loop promotional loyalty and rewards

NO MONETARY VALUE · NO CASH REDEMPTION · NO PAYMENT FUNCTION

These Terms govern participation in the MoneySafe Rewards Platform, including the user account, promotional points, reward packages, promotional benefits, discounts and rewards made available through participating contractual Partners.

CONTENTS

- | | | |
|---|--|----------------------------------|
| 1. Acceptance and scope | 2. Company and contact details | 3. Definitions |
| 4. Eligibility and registration | 5. Rewards Account and Bonus Points | 6. Promotional Reward Packages |
| 7. Redemption and Partner services | 8. No monetary value or payment function | 9. Orders, pricing and payment |
| 10. Withdrawal, cancellations and refunds | 11. Expiry, adjustments and corrections | 12. Misuse, fraud and suspension |
| 13. Privacy and communications | 14. Disclaimers and liability | 15. Changes and termination |
| 16. Complaints and dispute resolution | 17. Governing law | |

1. Acceptance and scope

These Terms apply whenever a person browses, registers for, accesses or uses the MoneySafe Rewards Platform, creates a Rewards Account, receives or purchases a Promotional Reward Package, earns Bonus Points, or redeems a Reward through the Platform or a participating Partner.

By selecting “I agree”, creating an Account or using any part of the Platform, the user confirms that they have read and accepted these Terms and the applicable Privacy Notice.

If the user does not agree to these Terms, they must not create or use an Account.

Individual promotions, campaigns, Partner offers, reseller arrangements or Promotional Reward Packages may be subject to additional conditions. Any material conditions applicable to a particular offer will be displayed or made available before the user commits to the relevant purchase or redemption.

In the event of a conflict between these Terms and a specific offer, the specific offer will apply only to the extent necessary to describe that particular promotional benefit.

Nothing in these Terms is intended to create a bank account, payment account, electronic-money account, deposit, credit facility or general-purpose payment instrument.

2. Company and contact details

The Platform is operated by **MS Plus Group M.IKE**, a Greek private company (Ιδιωτική Κεφαλαιουχική Εταιρεία).

REGISTERED OFFICE [Insert full registered address, Metamorfosi, Greece]	GEMI 9500069493
CUSTOMER SUPPORT support1@moneysafewallet.com	WEBSITE www.moneysafewallet.com/bonuswallet

For the purposes of these Terms, “MS Plus”, “Company”, “we”, “us” and “our” refer to MS Plus Group M.IKE.

Where a Promotional Reward Package is sold by an authorised reseller, the reseller may be the seller of record for that particular purchase. The applicable checkout page or order confirmation will identify the seller of record.

3. Definitions

Account

The individual user profile through which a user accesses the MoneySafe Rewards Platform and views available promotional entitlements, Bonus Points, Rewards and redemption history.

Bonus Points

Promotional points issued to a user under the rules of the Programme. Bonus Points are non-cash promotional entitlements. They do not represent money, a monetary deposit, electronic money, stored monetary value or a debt owed by MS Plus.

Promotional Reward Package

A package of specified promotional benefits, Bonus Points, discounts, Rewards or other promotional entitlements offered to a customer for the price displayed at the relevant checkout. The purchase price is consideration for the package and the described promotional benefits; it is not a deposit or monetary amount credited to the user's Account.

Partner

An independent business or service provider that has entered into a commercial agreement with MS Plus to participate in the Programme and provide specified Rewards, discounts, benefits or other promotional offers.

Platform

The MoneySafe Rewards Platform, including its website, Account area, software, APIs, communications systems, redemption systems and related technology operated or controlled by MS Plus.

Reward

A discount, promotional offer, service, benefit, coupon or other non-cash benefit that may be obtained using eligible Bonus Points or by satisfying the conditions of an applicable promotional offer.

Rewards Account

The digital record associated with a user through which eligible Bonus Points, promotional entitlements, redemptions and related Programme information may be displayed. It is an administrative record of promotional entitlements and does not constitute a payment account.

Reseller

An external business authorised by MS Plus to market or sell a Promotional Reward Package or participation entitlement. The applicable checkout page will identify the seller of record.

Programme

The MoneySafe closed-loop promotional loyalty and rewards programme governed by these Terms.

4. Eligibility and Account registration

The Platform is intended for consumers and other eligible users who can legally enter into a binding contract.

Where a user is under the age of majority under applicable law, use of the Platform is permitted only with the involvement and consent of a parent or legal guardian where required.

Users must provide accurate, current and complete registration information.

Where the Platform uses a mobile number, email address or other identifier to match a customer with a Rewards Account, the user authorises MS Plus and relevant Partners to use that identifier for account matching, fulfilment, customer support, fraud prevention and other disclosed Programme purposes.

- Unless MS Plus expressly permits otherwise, one person may maintain only one personal Account.
- Account credentials must be kept confidential and must not be sold, shared or transferred.
- Users must promptly notify MS Plus of suspected unauthorised access, fraud or material inaccuracies relating to their Account.
- MS Plus may apply reasonable security, fraud-prevention and Programme-integrity controls.

5. Rewards Account and Bonus Points

The Rewards Account is an electronic record used to administer promotional benefits under the Programme.

The Account may display

- Bonus Points earned, available and redeemed
- Promotional entitlements
- Applicable expiry dates
- Redemption history
- Applicable Partner offers
- Other Programme information

How points may be issued

Bonus Points may follow qualifying purchases, referrals, campaigns, Partner transactions, customer-service adjustments or other published Programme rules.

Earning rates, eligibility criteria, minimum transaction requirements, exclusions and expiry periods may differ between campaigns and Partners.

Promotional nature. Bonus Points are conditional promotional benefits. They are not money, electronic money, deposits, stored monetary value, payment-account funds, a payment instrument, a credit facility, interest, dividends, wages or a debt owed by MS Plus. They have no par value and do not represent a claim for a specified amount of money.

Unless an offer expressly states otherwise, Bonus Points are personal to the Account and cannot be sold, pledged, assigned or transferred. MS Plus may establish reasonable minimum redemption requirements and may restrict the number or type of Bonus Points that can be used for a particular Reward.

6. Promotional Reward Packages

Where offered, a customer may purchase a Promotional Reward Package through MS Plus or an authorised Reseller. A Promotional Reward Package provides only the promotional benefits expressly described in the relevant offer.

A Promotional Reward Package does not create a monetary balance, deposit, payment-account balance, electronic money, right to cash, bank transfer or cryptocurrency, general-purpose spending balance, or claim against MS Plus for an equivalent monetary amount.

The applicable checkout page will identify, as appropriate:

- the seller of record;
- the total purchase price;
- applicable taxes or mandatory charges;
- the contents of the package;
- the method of activation;
- the validity period;
- participating Partners;
- applicable exclusions;
- redemption conditions; and
- withdrawal, cancellation or refund rights.

Where a Reseller is the seller of record, the purchase contract is between the customer and that Reseller. MS Plus may provide the technology, activation functionality, Programme administration and Partner redemption network without becoming the seller of the Reseller's goods or services.

A Promotional Reward Package may be activated only in accordance with the applicable offer.

Activation errors should be reported promptly using the applicable order reference. Customers must not send payment-card details by email.

7. Redemption and Partner services

Eligible Bonus Points may be used only to obtain Rewards made available through the Platform or an approved Partner.

A redemption may be subject to:

- a minimum number of Bonus Points;
- a minimum purchase;
- an active campaign;
- a specific Partner;
- a specific geographic location;
- a booking date;
- a product or service category;
- availability; or
- another condition disclosed before redemption.

A Reward may be delivered by MS Plus, the relevant Partner or through a technical integration. The Partner remains responsible for its own products and services, including availability, quality, fulfilment, opening hours, lawful exclusions and other obligations applicable to its business.

Before confirmation, the Platform will display, where applicable, the Bonus Point requirement, nature of the Reward, applicable discount or promotional benefit, relevant Partner and material conditions.

Once a redemption is confirmed, the relevant Bonus Points may be treated as consumed, subject to the applicable offer and mandatory consumer rights. A Partner may refuse a redemption only for a legitimate reason stated in the applicable offer or required by law, including suspected misuse or inability to provide the relevant Reward.

Cross-Partner Rewards

The Programme may permit qualifying activity with one Partner to unlock a Reward, discount or promotional benefit with another Partner. Such cross-loyalty functionality does not transfer customer

money or monetary value between Partners. No Partner may promise a cash return, cash equivalent or monetary reimbursement in respect of Bonus Points or Rewards.

8. No monetary value or payment function

Bonus Points and Promotional Reward Packages are promotional products and entitlements. They have no monetary value and are not intended to function as money.

They cannot:

1 be redeemed for cash;

2 be withdrawn by bank transfer;

3 be refunded to a payment card as monetary value;

4 be exchanged for cryptocurrency;

5 be converted into a monetary balance;

6 be used as a general payment method;

7 be used as a payment account;

8 be used as a payment instrument outside the Programme;

9 be used as a deposit;

10 be used as a credit facility;

11 be used to settle debts, invoices, taxes, fines, loans or other monetary obligations;

12 be sold, traded or transferred for money;

13 be transferred between users for monetary consideration;

14 earn interest, yield or investment returns;
or

15 be converted into an unrestricted monetary entitlement.

Rewards are available only in accordance with the applicable promotional offer and within the participating Partner network. The Programme is intended to operate as a closed-loop promotional loyalty and rewards arrangement. The Platform does not provide customers with a general-purpose payment account or general-purpose monetary spending facility.

Nothing in these Terms is intended to circumvent applicable payment-services, electronic-money, consumer-protection or other mandatory legislation. If a particular feature is determined by a competent authority or applicable law to require authorisation, registration, modification or other regulatory treatment, MS Plus may restrict, modify, suspend or discontinue that feature and take such further steps as may be required.

9. Orders, pricing and payment

Prices for Promotional Reward Packages are displayed at checkout in the applicable currency.

The customer must review the order summary before submitting an order. The final order button or equivalent confirmation mechanism will clearly indicate that submitting the order creates an obligation to pay.

Payment for a Promotional Reward Package is consideration for the purchase of that Promotional Reward Package. Payment does not constitute a deposit with MS Plus, funds held for future customer payment transactions, a balance maintained for making payments to Partners, electronic money or customer money available for withdrawal.

Payment is processed by the seller of record or its authorised payment service provider. Where MS Plus is not the seller of record, the applicable seller remains responsible for the purchase transaction in accordance with its terms and applicable law.

MS Plus does not receive or store payment-card authentication data unless expressly stated in the applicable privacy information and permitted by applicable law.

A transaction may be delayed, rejected or reversed if payment is declined, charged back, duplicated, unauthorised, fraudulent, technically invalid or inconsistent with the applicable offer. Where a purchase is validly reversed, MS Plus may correspondingly cancel or adjust Bonus Points or promotional entitlements issued in connection with that purchase, subject to applicable consumer rights.

10. Withdrawal, cancellations and refunds

Where the customer is a consumer and the purchase constitutes a distance contract, applicable statutory consumer rights will apply. Where a statutory right of withdrawal applies, the customer may exercise that right in accordance with applicable law, subject to any lawful statutory exceptions.

Where immediate activation or delivery of a digital service or other digital content begins during a withdrawal period, the checkout process will obtain any consent or acknowledgement required by applicable law. Where applicable law permits a withdrawal right to cease following full performance, supply or activation, the relevant statutory conditions will be followed.

Withdrawal or refund requests should ordinarily be submitted to the seller of record identified in the order confirmation. Where MS Plus is the seller of record, requests may be sent to support1@moneysafewallet.com. The request should include the order reference and Account email where available.

Nothing in these Terms limits any mandatory consumer rights under Greek law, EU law or applicable consumer-protection legislation.

Model withdrawal statement — where applicable

To: legal name and address of seller of record

I hereby notify you that I withdraw from my contract for the following Promotional Reward Package:

Order date: _____

Order reference: _____

Customer name and email: _____

Date: _____

11. Expiry, adjustments and corrections

Bonus Points and promotional entitlements may expire in accordance with the applicable offer.

Any material expiry date will be presented clearly before the customer commits to the relevant purchase or accepts the relevant campaign. Different promotional entitlements may have different validity periods.

MS Plus may correct technical, administrative, accounting or operational errors, including:

- incorrectly awarded Bonus Points;
- duplicate awards;
- fraudulent allocations;
- technical duplication;
- incorrectly recorded redemptions; or
- other demonstrable administrative errors.

MS Plus will use reasonable efforts to notify users where a correction materially affects an existing promotional entitlement. No change to an offer or expiry rule will remove mandatory consumer rights.

MS Plus will not retrospectively invalidate a validly redeemed Reward except where necessary to address fraud, illegality, material security risk or a clear technical or administrative error.

12. Misuse, fraud and suspension

Users must not

- manipulate transactions or create duplicate Accounts;
- use another person's identifiers;
- automate redemptions without authorisation;
- exploit technical defects;
- reverse legitimate payments after receiving a Reward;
- resell Rewards without permission;
- attempt to convert Bonus Points into money;
- use the Programme outside its stated purpose; or
- use the Platform for unlawful, deceptive or abusive purposes.

Programme protection

If MS Plus reasonably suspects fraud, abuse, security compromise, unlawful conduct, manipulation of the Programme or material breach of these Terms, it may temporarily restrict an Account, suspend a redemption, reverse an incorrectly awarded promotional entitlement or terminate access, subject to applicable law.

Where lawful and reasonably practicable, MS Plus will explain the reason and available review route.

A Partner may also refuse a redemption where it reasonably suspects misuse, subject to its published conditions and applicable law.

13. Privacy and communications

MS Plus processes personal data for purposes including:

- Account creation and matching;
- Rewards Account administration;
- fulfilment and Partner redemption;
- fraud prevention and security;
- customer support;
- analytics;
- legal compliance; and
- other purposes explained in the Privacy Notice.

The Privacy Notice should identify, as applicable, relevant controller(s), legal bases, retention periods, recipients, participating Partners, international transfers, user rights, complaint routes and contact details.

The Privacy Notice will be made available before registration and linked from relevant registration, checkout and Account areas.

Service communications concerning Account security, purchases, promotional entitlements, redemptions, expiry and support may be sent electronically. Marketing communications will be sent only where there is a lawful basis and will include an accessible unsubscribe or preference-management mechanism where required.

14. Disclaimers and liability

MS Plus will use reasonable care to operate the Platform and maintain accurate Programme information.

However, MS Plus cannot guarantee:

- uninterrupted Platform or Partner availability;
- continuous availability of every Reward;
- error-free operation;
- availability of a promotion indefinitely; or
- availability of a Partner at every location or time.

Participating Partners are independent businesses. Unless MS Plus is expressly identified as the provider of a particular Reward, the relevant Partner remains responsible for its products, services, fulfilment, bookings, safety, quality, opening hours and statutory obligations applicable to its business.

Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited, including liability for fraud, wilful misconduct, death or personal injury caused by negligence or mandatory consumer rights.

Subject to the preceding paragraph, MS Plus will not be liable for indirect or consequential losses or losses arising from matters outside its reasonable control, except to the extent such limitation is prohibited by applicable law.

15. Changes and termination

MS Plus may update these Terms to reflect changes to the Platform, participating Partners, security requirements, law, regulatory requirements, Programme administration or legitimate business requirements.

An updated version will be posted with a new “Last updated” date. Where a change materially affects existing users, MS Plus will provide reasonable advance notice where required by applicable law.

MS Plus may discontinue the Platform, a Promotional Reward Package, a campaign or a particular Partner offer for a legitimate reason. Where appropriate, MS Plus will use reasonable efforts to honour valid and unexpired Rewards or provide a lawful alternative.

Discontinuation of the Programme does not create a right to cash redemption unless such right is required by mandatory law.

A user may close their Account at any time through the applicable Account controls or by contacting customer support. Closure may result in the loss of unused promotional entitlements where permitted by the applicable offer and law.

16. Complaints and dispute resolution

Questions and complaints should first be submitted to support1@moneysafewallet.com.

The user should provide, where applicable:

- name;
- Account email;
- order reference;

- redemption reference; and
- a concise description of the issue.

MS Plus will acknowledge and investigate complaints within a reasonable period.

Consumers retain the right to use any competent administrative, consumer-protection, mediation or alternative-dispute-resolution body available under applicable law. Nothing in these Terms requires a consumer to waive a mandatory statutory remedy.

Where a dispute concerns a purchase made through an authorised Reseller, the customer may also have rights against the seller of record identified in the applicable order confirmation.

17. Governing law

These Terms are governed by the laws of Greece, without prejudice to mandatory consumer-protection provisions applicable in the consumer's country of residence.

Subject to mandatory consumer-jurisdiction rules, the competent courts of Greece shall have jurisdiction over disputes arising from these Terms.

Nothing in this clause limits any mandatory right of a consumer to bring proceedings before a court or other competent body that has jurisdiction under applicable law.

Programme Principles

For clarity, the MoneySafe Rewards Platform operates according to the following principles.

PRINCIPLE 1

Promotional purpose

The Programme provides loyalty benefits, promotional points, discounts and Rewards.

PRINCIPLE 2

No monetary balance

Bonus Points and promotional entitlements do not represent money or a monetary deposit.

PRINCIPLE 3

No cash-out

Bonus Points and Rewards cannot be converted into cash or a monetary balance.

PRINCIPLE 4

No general payment function

The Programme is not designed to allow unrestricted payments to merchants or third parties.

PRINCIPLE 5

Controlled Partner network

Rewards are available only through participating Partners admitted under contractual arrangements with MS Plus.

PRINCIPLE 6

No P2P transfers

Users cannot transfer Bonus Points or promotional entitlements to other users for monetary consideration.

PRINCIPLE 7

Separate Partner arrangements

Commercial settlements between MS Plus and a Partner arise under their separate agreement and do not represent a transfer of customer funds.

PRINCIPLE 8

Programme controls

MS Plus may apply contractual, technical, geographic, product-category, eligibility and transaction controls to preserve the Programme's closed-loop nature.

PRINCIPLE 9

Regulatory compliance

The Programme will operate under applicable law. Where a competent authority requires modification, restriction, notification, registration or authorisation, MS Plus may modify the relevant feature accordingly.