afranga

SaveSmart Level Up Campaign: Terms & Conditions

Version 1.0, 29 October 2026

SaveSmart Level Up rewards investors who invest new money (fresh deposits or cash already uninvested in their wallet) in 12-month SaveSmart during November 2026. Each investor gets three personal goals, each with a fixed bonus. The bonus of the highest goal reached is paid in December 2026.

1. Organiser and scope

1.1 The SaveSmart Level Up campaign (the "Campaign") is organised by Afranga EOOD, UIC 206337510, Aleksandar Malinov Boulevard 79B, 5th floor, 1712 Sofia, Bulgaria ("Afranga", "we", "us").

1.2 These Terms apply together with the Afranga General Terms and Conditions (the "GTC"), the SaveSmart Terms and Conditions and the Afranga Tariff. On Campaign matters, these Terms prevail.

1.3 Participation is automatic. By depositing or investing during the Campaign Period, the investor accepts these Terms.

2. Campaign Period

2.1 The Campaign runs from the start of 1 November 2026 to the end of 30 November 2026, Sofia time (the "Campaign Period").

2.2 Only activity within the Campaign Period counts towards the goals, except uninvested cash already in the wallet at its start (clause 4.3). Clauses 4.5 and 7.2 also apply after the Campaign Period.

3. Who can take part

3.1 All investors with an Afranga account, individuals and legal entities, including those who register during the Campaign Period. No sign-up is needed.

3.2 To reach a goal, the investor must complete the account verification required by the GTC.

4. How it works

4.1 Each investor receives three personal goals. Each goal is an amount of New Money to invest in 12-month SaveSmart during the Campaign Period and carries a fixed bonus in EUR. Afranga communicates the goals and bonuses by email and, once available, in the investor's account.

4.2 **Qualifying Investments** are 12-month SaveSmart investments ordered during the Campaign Period, less any part withdrawn early during it. 3-month and 6-month SaveSmart, other products and automatic reinvestments do not qualify.

4.3 **New Money** is the lower of (a) Qualifying Investments and (b) deposits during the Campaign Period, plus uninvested wallet cash at its start, minus withdrawals to a bank account during it. It is never below zero. Repayments, interest and bonuses are not deposits. Refunded deposits and returned withdrawals are ignored.

4.4 A goal is reached when New Money at the end of the Campaign Period is equal to or higher than that goal. Only the bonus of the highest goal reached is paid; bonuses are not added up.

4.5 **Reflection period.** An investment order withdrawn during the reflection period under clause 7.11 of the GTC does not count, even if the period ends after the Campaign. If a bonus was already paid on such an order, Afranga may recalculate it and deduct the difference from the wallet.

4.6 **Example.** An investor deposits EUR 4,200 in November and invests EUR 4,000 in 12-month SaveSmart. Their New Money is EUR 4,000. If their goals are EUR 500, EUR 1,000 and EUR 4,000, they reach the third goal and receive its bonus only. Had they invested in 6-month SaveSmart, they would receive nothing.

5. Goals and bonuses

5.1 Goals and bonuses are set by Afranga for each investor based on the size of their account (invested principal across all products plus uninvested wallet cash) at the start of the Campaign. Investors with no account balance, including new registrations, receive a standard set.

5.2 Goals and bonuses are fixed for the whole Campaign Period and are final.

6. Bonus payment

6.1 The bonus is paid automatically to the investor's wallet within 7 calendar days after the Campaign Period ends, i.e. by 7 December 2026, as the transaction "SaveSmart Level Up bonus". Blocked accounts are paid once unblocked.

6.2 The bonus is paid in EUR, can be invested or withdrawn under the GTC, and cannot be transferred. It comes on top of SaveSmart interest and can be combined with the referral bonus and other promotions, unless their terms say otherwise.

6.3 The bonus is funded solely by Afranga. No Project Owner pays any part of it.

7. Early withdrawals and exclusions

7.1 Early withdrawals from SaveSmart carry the early withdrawal fee under the SaveSmart Terms and Conditions and the Afranga Tariff. The Campaign adds no fee.

7.2 The Campaign rewards money kept invested for the full 12-month term. If, after the Campaign Period and until the last Qualifying Investment matures, the investor withdraws early from any SaveSmart investment, including older ones, Afranga may reclaim part of the bonus: the bonus multiplied by the amount withdrawn, divided by the Qualifying Investments at the end of the Campaign. The total reclaimed never exceeds the bonus. Afranga informs the investor and may deduct the amount from the wallet. For example, if the investor's Qualifying Investments were EUR 5,000 and they withdraw EUR 1,000 early, up to one fifth of the bonus may be reclaimed.

7.3 Afranga may exclude an investor, or withhold or reclaim a bonus, in case of multiple accounts or collusion, fraud or abuse of the Campaign rules, breach of these Terms or the GTC, or failure of identity or anti-money-laundering checks.

8. General provisions

8.1 **Taxes.** The investor is responsible for any taxes on the bonus (clause 13.2 of the GTC).

8.2 **Changes.** Afranga may amend, suspend or end the Campaign early where required by law, a regulator, or for technical or security reasons. Changes are published on the Afranga website and do not affect bonuses already earned. If the Campaign ends early, goals are assessed at that time.

8.3 **Communications.** Investors who do not receive Campaign emails still take part and can ask Customer Support for their goals.

8.4 **Complaints.** Goals, New Money and bonuses are based on Afranga's records. Questions go to support@afranga.com; complaints follow clause 10 of the GTC.

8.5 **Risk.** Investing involves risk, including loss of capital. The Campaign is not investment advice.

8.6 **Other.** Personal data is processed under the Afranga Privacy Policy. These Terms are governed by Bulgarian law; disputes are resolved under the GTC. The English version prevails over translations.