Sarwa August 2026 Payday Deposit Bonus

Sarwa August 2026 Payday Deposit Bonus: These Terms and Conditions (the “Bonus Terms and Conditions”) apply to the Sarwa August 2026 Payday Deposit Bonus offer (“Offer”) provided by Sarwa Digital Wealth (Capital) Limited (“Sarwa”, “us”, “our”, “we”) to you, the user (“Client”, “you”, “your”), in relation to your Sarwa account(s). Sarwa is a company incorporated and registered in the Abu Dhabi Global Market (“ADGM”) with company number 190037, whose registered office is Al Khatem Tower, ADGM Square Island, Abu Dhabi, United Arab Emirates, and is authorised and regulated by the ADGM Financial Services Regulatory Authority (“FSRA”). These Bonus Terms and Conditions contain important information regarding your participation in the Offer for your protection. You should read them carefully before participating. If you do not understand anything in these Terms and Conditions, please visit www.sarwa.co or contact us at hello@sarwa.co for further information.

For the purposes of these Bonus Terms and Conditions, the following terms shall have the meanings set forth below:

- **“Qualifying Deposit”** refers to the total new external funds deposited into the Client's Sarwa account(s) during the Offer Period, whether made through a single deposit or multiple deposits. Only deposits made within the Offer Period and corresponding to the applicable tier thresholds will be considered a Qualifying Deposit.

- **“Tiered Bonus”** refers to the bonus awarded based on the total Qualifying Deposit amount, as outlined in the Bonus Structure below.
- **“Minimum Required Balance”** means the Client’s total combined balance across their Sarwa account(s) immediately before the Qualifying Deposit, plus eighty percent (80%) of the floor of the Tier applicable to the Client’s Tiered Bonus under the Bonus Structure. In other words, the Client may withdraw up to twenty percent (20%) of that Tier floor, but must also maintain the balance they already held prior to the Offer. This is the floor the Client’s balance must not fall below during the Retention Period.
- **“Retention Period”** means the period of twelve (12) months from the date of Settlement of the Qualifying Deposit, during which the Minimum Required Balance requirement in Section 4 applies.
- **“Offer Period”** is the duration during which this Offer is active, from Tuesday, August 25, 2026, to Monday, August 31, 2026, end of day GST.
- **“Bonus Structure”** is as follows:
    - $10,000 to $25,000: $100
    - $25,001 to $50,000: $250
    - $50,001 to $100,000: $500
    - $100,001 to $500,000: $1,000
    - $500,001 to $1,000,000: $5,000
    - $1,000,001 and higher: $10,000

1. Eligibility and Registration

1.1. The Offer is available to Sarwa clients who have received communication about the Offer via in-app notifications, email, or advertising. This includes existing Sarwa clients and individuals who are not yet Sarwa clients as at the start of the Offer Period but who open a Sarwa account and become a Client within the Offer Period. A Qualifying Deposit can only be made once an individual holds an active Sarwa account; account opening must therefore be completed before, or as part of, initiating the Qualifying Deposit.

1.2. To participate, Clients must register on the campaign page during the Offer Period and initiate a Qualifying Deposit within the Offer Period. Registration and the Qualifying Deposit may occur in any order, provided both are completed during the Offer Period.

1.3. The Qualifying Deposit must be new funds transferred into the Sarwa account(s). Transfers between a Client's own Sarwa accounts (e.g., Invest, Trade, Save) do not qualify.

1.4. This Offer does not apply to Joint Account Holders. Only individual accounts are eligible.

1.5. The Offer applies to deposits into any of Sarwa's products - Trade, Invest, and Save.

1.6. Only one (1) Tiered Bonus will be issued per Client, based on the highest Bonus Structure tier achieved during the Offer Period, regardless of how many Sarwa accounts or products the Client holds. Where a Client's Qualifying Deposit qualifies them for a higher tier, only the Tiered Bonus corresponding to that tier will be issued. Lower tier bonuses are not cumulative.

2. Tiered Bonus Requirements

2.1. The Tiered Bonus, as outlined in the Bonus Structure, will be awarded to the Client upon meeting the Qualifying Deposit requirement and after funds have settled in the relevant Sarwa account(s).

2.2. The Qualifying Deposit can be made via a single transfer or multiple transfers, into one or more of the Client's Sarwa accounts, totalling at least $10,000, initiated within the Offer Period. Funds may settle after the Offer Period, subject to verification.

2.3. Tiered Bonuses are typically paid out within 30 days of the funds settling and eligibility being confirmed, subject to the safeguards outlined in Section 4.

3. Payment Schedule and Conditions

3.1. The Tiered Bonus will be credited to whichever of the Client's Sarwa account(s) received the largest share of the Qualifying Deposit during the Offer Period. Where two or more accounts received an equal share, the bonus will be credited to the Client's default reward account.

4. Safeguards Against Fraud and Abuse

4.1. Sarwa has implemented safeguards to prevent fraudulent activity and ensure the integrity of the Offer:

> 4.1.1. Payout Verification: In cases of unusually high deposit activity, Sarwa may conduct additional verification to confirm legitimacy, which could result in a short delay in Tiered Bonus payouts.
>
> 4.1.2. Deposit Verification: Sarwa will verify that the Qualifying Deposit consists of genuinely new funds before confirming Tiered Bonus eligibility. A deposit that is preceded by a withdrawal during the Offer Period of a similar amount, or that otherwise appears designed to simulate new funding, may, in Sarwa's sole discretion, be treated as non-qualifying.

4.2. In cases of suspected fraud, abuse, or attempts to game the system (e.g., creating multiple accounts, misrepresenting deposits, or redepositing funds to requalify), Sarwa reserves the right to revoke all Tiered Bonuses, withhold payouts, and take further action, including account closure.

4.3. Following settlement of the Qualifying Deposit, the Client must maintain a total balance across their relevant Sarwa account(s) at or above the Minimum Required Balance throughout the twelve (12) month Retention Period.

4.4. Internal transfers between Sarwa products (e.g., from Sarwa Trade to Sarwa Invest or Save) are not treated as withdrawals for the purposes of this calculation. A reduction in balance solely due to market fluctuations (e.g., a decline in the value of invested assets) is not considered a withdrawal and will not, on its own, trigger a review under this Section.

4.5. If, at any time during the Retention Period, the Client's balance falls below the Minimum Required Balance as a result of a withdrawal, Sarwa reserves the right to claw back the Tiered Bonus; the Tiered Bonus may be deducted from the withdrawal/transfer amount or recovered through other appropriate means.

5. Notification and Visibility

5.1. Clients will be informed of the Offer details via in-app notifications or email. The in-app campaign page will display the Bonus Structure and a sign-up form for participation.

5.2. Sarwa may apply restrictions on who receives Offer communications.

6. Modifications and Disqualifications

6.1. Sarwa reserves the right to amend, delay, suspend, or cancel the Offer at any time without prior notice, at its sole discretion.

6.2. Sarwa may disqualify any Client from receiving or retaining a Tiered Bonus if fraudulent activity is suspected, such as withdrawing and redepositing funds to requalify or submitting false details.

6.3. In the event of fraudulent or deceptive practices, including misrepresentation of deposit details or attempts to circumvent these Terms and Conditions, Sarwa reserves the right to claw back any Tiered Bonuses disbursed. Clawback may be executed by deducting amounts from account balances, withholding withdrawals, liquidating assets and/or pursuing legal or remedial actions to recover the funds.

6.4. Any modifications to these Terms and Conditions may be communicated to Clients via email, in-app notifications, or the Sarwa website as applicable.

7. Limitation of Liability and Disclaimers

7.1. Sarwa shall not be liable for any indirect, special, or consequential losses arising from participation in this Offer.

7.2. The Offer is provided "as is" without any warranties, express or implied. Sarwa does not guarantee that the Offer will meet any particular Client requirements.

7.3. Participation is subject to all applicable laws and regulatory requirements within the Abu Dhabi Global Market (ADGM).

8. Dispute Resolution

8.1. Any disputes arising out of or in connection with this Offer shall first be addressed through Sarwa's internal complaint resolution procedures, accessible via compliance@sarwa.co.

9. Tax

9.1. The Client is solely responsible for assessing, reporting, and paying any taxes that may arise from receiving a Tiered Bonus under this Offer. Sarwa does not provide tax advice, and clients should consult a qualified tax adviser if they are unsure of their tax obligations.

10. Force Majeure

10.1. Sarwa is not liable for delays or failures to perform its obligations under these Terms due to events beyond its reasonable control, including natural disasters, cyberattacks, or regulatory actions.

11. Miscellaneous

11.1. These Terms constitute the entire agreement relating to the Bonus Terms and Conditions.

11.2. If any provision is found invalid, the remaining provisions remain enforceable.

11.3. Sarwa's failure to enforce any right or provision shall not constitute a waiver of that right or provision.

12. Governing Law and Jurisdiction

12.1. These Bonus Terms and Conditions shall be governed by and construed in accordance with the laws of the Abu Dhabi Global Market (ADGM).

12.2. Any legal proceedings arising from or related to these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts within ADGM.

Acknowledgment

By participating in the Sarwa August 2026 Payday Deposit Bonus Offer, you acknowledge that you have read, understood, and agreed to these Terms and Conditions, including the definitions provided herein.