

SARWA750 Bonus for New Clients: These Terms and Conditions (the “SARWA750 Terms and Conditions”) apply to the SARWA750 Bonus for New Clients offer (“Bonus”) provided by Sarwa Digital Wealth (Capital) Limited (“Sarwa”, “us”, “our”, “we”) to you, the user (“Client”, “you”, “your”), in relation to your Sarwa Trade account. 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 SARWA750 Terms and Conditions contain important information regarding your participation in the Bonus 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 SARWA750 Terms and Conditions, the following terms shall have the meanings set forth below:

- "Qualifying Deposit" refers to a minimum deposit of \$2000 (via one-time or multiple deposits) initiated into the Client's Sarwa accounts during the Bonus Period.
- "Net Balance" is defined as the total balance across all Sarwa accounts held by a Client, which must remain at or above the Qualifying Deposit amount for twelve months following the settlement of funds to avoid clawback.
- "Bonus Period" is the duration during which this Bonus is active, from October 20, 2025, to December 31, 2025, end of day UAE.
- "Registration Period" is the duration during which clients can sign up for the offer from October 20, 2025, to November 20, 2025, end of the day UAE.
- "Qualifying Funding Period" refers to the timeframe within which the client must complete the Qualifying Investment, this being December 31, 2025.

1. Eligibility and Registration

1.1. The Bonus is available to non-Sarwa clients who have received direct communication about the Bonus via ads.

1.2. To participate, Clients must sign up on the designated campaign landing page during the Registration Period and initiate a Qualifying Deposit of at least \$2000 across their Sarwa accounts within the Bonus Period (October 20, 2025, to December 31, 2025, end of day UAE).

1.3. This Bonus does not apply to Joint Account Holders. Only individual accounts are eligible.

1.4 The Bonus is applied once per Client and only upon opening a new Sarwa account. Closing an account and reopening it does not create eligibility.

1.5 Clients who register without using the designated campaign landing page or promotional code are not eligible for the Bonus.

2. Bonus Requirements

2.1. The Bonus of 750 AED (204 USD) will be awarded to the registered Client upon meeting the Qualifying Deposit requirement and after funds have settled in across their Sarwa accounts.

2.2. The Qualifying Deposit can be made via a single transfer or multiple transfers totalling at least \$2000, initiated within the Bonus Period. Funds may settle after the Bonus Period, subject to verification.

3. Payment Schedule and Retention

3.1. The 750 AED Bonus will be credited in USD to the Client's Sarwa Trade account.

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

3.3. Clients must maintain a Net Balance at or above the Qualifying Deposit amount across their Sarwa accounts for twelve (12) months following the settlement of the Qualifying Deposit. If a withdrawal reduces the Net Balance below the Qualifying Deposit amount within this period, Sarwa may initiate a review and clawback process (see Section 4).

3.4. If the Bonus becomes ineligible due to actions that do not comply with these Terms and Conditions, reinvesting funds will not re-qualify the account for the Bonus.

4. Safeguards Against Fraud and Abuse

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

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 Bonus payouts.

4.1.2. Withdrawal Conditions: If a Client withdraws funds, reducing their Net Balance below the Qualifying Deposit amount within twelve months of the settlement date, and has received a 750 AED Bonus, Sarwa may review the withdrawal/transfer to ensure compliance with these Terms and Conditions. If noncompliance or fraud is detected, the Bonus may be deducted from the withdrawal/transfer amount or recovered through other appropriate means.

4.2. Clients who receive a Bonus must maintain the Net Balance requirement across their Sarwa accounts for twelve months after receiving the bonus. Failure to do so may result in the bonus being deducted from their final withdrawal or pursued through additional recovery actions.

4.3. 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 Bonuses, withhold payouts, and take further action, including account closure.

5. Notification and Visibility

5.1. Clients will be informed of the Bonus details via digital ads. The campaign landing page will include the link to the full terms and conditions as well as a sign-up form for participation.

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

6. Modifications and Disqualifications

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

6.2. Sarwa may disqualify any Client from receiving or retaining a 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 up any 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 Bonus.

7.2. The Bonus is provided "as is" without any warranties, express or implied. Sarwa does not guarantee that the Bonus 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 Bonus shall first be addressed through Sarwa's internal complaint resolution procedures found [here](#) free of cost.

9. Governing Law and Jurisdiction

9.1. These SARWA750 Terms and Conditions shall be governed by and construed in accordance with the laws of the Abu Dhabi Global Market (ADGM).

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

Acknowledgement: By participating in the SARWA750 Bonus for New Clients offer, you acknowledge that you have read, understood, and agreed to these Terms and Conditions, including the definitions provided herein.