

## **Terms & Conditions: 1% Match Offer**

**Effective Date:** February 12, 2025

**Expiration Date:** March 30, 2025

For the purposes of these Terms & Conditions, the following terms shall have the meanings set forth below when used in this document:

**"Qualifying Transfer"** refers to a transfer of funds from another brokerage or investment platform to a Sarwa Trade account that is successfully received and settled.

**"Transferred and Settled Assets"** means the assets that have been transferred, confirmed as received, and fully settled in the Sarwa Trade account.

**"In-Kind Transfers"** are transfers of assets other than cash, with the value being determined based on the market value at the time the transfer is completed.

**"Net Balance"** is defined as the total balance across all Sarwa accounts held by a client, which must remain above the total portfolio value transferred with a 10% buffer to accommodate withdrawals.

**"Offer Period"** is the duration during which this offer is valid, from the Effective Date until the Expiration Date.

**"Match Payment"** refers to the bonus provided by Sarwa, calculated as 1% of the total value of a client's Qualifying Transfer. The Match Payment will be disbursed in 12 equal monthly installments over one year, commencing within 30 days after the full amount of the Qualifying Transfer has been received and settled in the client's Sarwa Trade account. The disbursement of the Match Payment is subject to all conditions outlined in these Terms & Conditions, including maintaining the required Net Balance and adhering to withdrawal restrictions.

### **1. Eligibility and Registration**

- 1.1. The 1% Match Offer is available exclusively for new transfers.
- 1.2. To qualify for the offer, clients must register by emailing **hello@sarwa.co** with their transfer details. Registration must be completed during the Offer Period, and clients must receive a confirmation within 30 days of registration.
- 1.3. Clients must initiate a Qualifying Transfer (i.e., a transfer of funds from another brokerage or investment platform to their Sarwa Trade account that is successfully received and settled) with a minimum total value of **\$20,000**. Only transfers meeting this minimum threshold are eligible.

### **2. Transfer Requirements**

- 2.1. Clients are required to initiate a Qualifying Transfer of at least \$20,000 to their Sarwa Trade account.
- 2.2. Upon receiving a request for an asset transfer, Sarwa will review the eligibility of the originating broker and the assets being transferred. Clients will be informed of the review outcome accordingly.
- 2.3. The offer applies solely to Transferred and Settled Assets. If a transfer is cancelled or rejected, it does not qualify.
- 2.4. In cases where assets are transferred in-kind (i.e., assets other than cash), the value used to determine eligibility will be based on the prevailing market value at the time the transfer is completed.

### **3. Payment Schedule and Conditions**

- 3.1. The Match Payment, equal to 1% of the total value of the Qualifying Transfer, will be disbursed in 12 equal monthly payments over one year.
- 3.2. All Match Payments will be made in USD and will commence within 30 days after the full transfer of Transferred and Settled Assets is confirmed.

- 3.3. Funds related to the transfer must remain in the account for a minimum period of 12 months. Should withdrawals exceeding 10% of the transferred amount occur within 365 days, any remaining Match Payments will be forfeited.
- 3.4. Transfers of funds between different Sarwa products (e.g., transferring funds from Sarwa Trade to Sarwa Invest) shall not be considered withdrawals and will not affect offer eligibility.
- 3.5. The client's Net Balance across all Sarwa accounts must always remain above the total transferred portfolio value with a 10% buffer during the 12-month period.

#### **4. One-Time Offer**

- 4.1. Each individual client is eligible for this offer only once. Multiple utilisations of this offer by the same individual are not permitted.

#### **5. Modifications and Disqualifications**

- 5.1. Sarwa reserves the right to modify, suspend, or terminate this offer, its terms, or its availability at its sole discretion.
- 5.2. Sarwa also reserves the right to disqualify any client if fraudulent activity is suspected, including scenarios where funds are withdrawn before the end of the offer period and subsequently redeposited to requalify for the match.
- 5.3. In the event that any fraudulent or deceptive practices are discovered—such as misrepresentation of transfer details, submission of fraudulent documentation, or any other deceptive behavior—Sarwa reserves the right to claw back any Match Payments disbursed under this offer. This clawback may be executed by deducting amounts from future payments or through any other means deemed appropriate by Sarwa, including and not limited to pursuing legal or remedial actions to recover the funds.
- 5.4. Any modifications to these Terms & Conditions will be communicated to clients as applicable.

#### **6. Limitation of Liability and Disclaimers**

- 6.1. Sarwa shall not be liable for any indirect, special, or consequential losses arising from participation in this offer.
- 6.2. The offer is provided "as is" without any warranties, express or implied. Sarwa does not guarantee that the offer will fulfill any particular client requirements.
- 6.3. Participation in this offer is subject to all applicable laws and regulatory requirements.

#### **7. Dispute Resolution**

- 7.1. Any disputes arising out of or in connection with this offer shall first be addressed through Sarwa's internal complaint resolution procedures.

#### **8. Governing Law and Jurisdiction**

- 8.1. These Terms & Conditions shall be governed by and construed in accordance with the laws of the Abu Dhabi Global Market (ADGM).
- 8.2. Any legal proceedings arising from or related to these Terms & Conditions shall be subject to the exclusive jurisdiction of the courts within ADGM.

#### **Acknowledgment:**

By participating in this 1% Match Offer, you acknowledge that you have read, understood, and agreed to these Terms & Conditions, including the definitions provided herein.