Sarwa iPhone 18 Pro Deposit Campaign - Terms and Conditions: These Terms and Conditions (the "Campaign Terms and Conditions") apply to the Sarwa iPhone 18 Pro Deposit Campaign offer ("Campaign") 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 Campaign Terms and Conditions contain important information regarding your participation in the Campaign 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.

Definitions

"Qualifying Deposit" refers to the total new external funds deposited into the Client's Sarwa account(s) during the Campaign Period, whether made through a single deposit or multiple deposits. Only deposits made during the Campaign Period and corresponding to the applicable Reward Structure thresholds will be considered a Qualifying Deposit.

"Reward" refers to the Reward awarded based on the Client's total Qualifying Deposit amount, as outlined in the Reward Structure below:

- $75,000–$149,999: iPhone 18 Pro (256GB)
- $150,000–$299,999: iPhone 18 Pro (256GB) and MacBook Air 13" M5 (512GB, 16GB RAM, 10-core CPU, 8-core GPU)
- $300,000 or more: iPhone 18 Pro (256GB) and Apple Studio Display, 27-inch, standard glass, tilt-adjustable stand.

"Campaign Period" is the duration during which this Campaign is active, from September 25, 2026 to October 20, 2026.

"Settled" or "Settlement" means the point at which a Qualifying Deposit has fully cleared and is confirmed as unencumbered, available funds in the Client's Sarwa account, in accordance with Sarwa's standard operational and banking processes. Sarwa's determination of the Settlement date is final.

"Verification Hold Period" means the thirty (30) day period beginning on the date of Settlement, during which Sarwa reviews the Qualifying Deposit to confirm it is genuine before Reward eligibility is finalised, as further described in Section 3.1.

"Minimum Required Balance" means the Client's total balance across their relevant Sarwa account(s) immediately before the Qualifying Deposit, plus eighty percent (80%) of the floor of the Tier applicable to the Client's Reward under the Reward Structure (i.e., $75,000, $150,000, or $300,000 as applicable). 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 Campaign. This is the floor the Client's balance must not fall below during the Retention Period (see Section 5).

"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 5 applies.

1. Eligibility and Registration

1.1. The Campaign is open to Sarwa clients. This includes existing Sarwa clients and individuals who are not yet Sarwa clients as at the start of the Campaign Period but who open a Sarwa account (including via advertising) and become a Client within the Campaign 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 Campaign Period and initiate a Qualifying Deposit within the Campaign Period, from an active Sarwa account held in their name. Registration and the Qualifying Deposit may occur in any order, provided both are completed during the Campaign Period.

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

1.4. Joint Account Holders are eligible to participate. However, only one (1) Reward will be issued per joint account, regardless of the number of account holders or which holder initiates the Qualifying Deposit.

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

1.6. The Campaign applies to deposits into any of Sarwa's products — Invest, Trade, and Save.

2. Reward Requirements

2.1. The applicable Reward under the Reward Structure will be awarded to the Client upon: (i) registration on the campaign page in-app during the Campaign Period, (ii) the Qualifying Deposit being initiated within the Campaign Period, (iii) verification that the funds are new external funds, and (iv) confirmation that the Qualifying Deposit funds have Settled.

2.2. The Qualifying Deposit can be made via a single transfer or multiple transfers, provided all transfers are initiated within the Campaign Period. Funds may settle after the Campaign Period, subject to verification. Where multiple deposits are made, the total Qualifying Deposit amount will determine the applicable Reward tier.

3. Reward Fulfilment

3.1. Eligibility for the Reward will be confirmed once (i) the Campaign Period has ended, (ii) the Qualifying Deposit has fully Settled, and (iii) the Verification Hold Period has passed (together, the "Verification Date").

3.2. Following the Verification Date, Sarwa will notify the Client using the contact details held on file, via phone, email, and/or in-app notification, to verify their delivery address and confirm their preferred colour selection, where applicable and subject to availability. Sarwa does not guarantee that a Client's preferred colour will be available. Successful delivery of the notification through any one of these channels is sufficient to discharge Sarwa's obligation to notify the Client, and the response period in Section 3.4 begins from the date the first such notification is sent.

3.3. It is the Client's responsibility to ensure their contact details (phone number, email, and in-app notification settings) are current. Sarwa is not responsible for a Client's failure to receive notification due to outdated or incorrect contact information on the Client's account.

3.4. The Client must respond to Sarwa's notification and confirm their delivery address and, where applicable, preferred Reward colour within ninety (90) days. If the Client does not respond within this period, the Reward will be treated as forfeited, and Sarwa reserves the right to reallocate it at its sole discretion.

3.5. Once the Client confirms their address and, where applicable, colour preference, that selection is final and cannot be changed. Sarwa will dispatch the Reward within sixty (60) days of the Client's confirmation.

3.6. For Clients who are unable to provide a valid UAE delivery address, Sarwa reserves the right to substitute the physical Reward with a cash equivalent of the Reward's retail value credited to the Client's Sarwa account, in lieu of physical device delivery.

3.7. No responsibility is assumed by Sarwa once the Reward has been shipped. Sarwa assumes no responsibility for any delivery returned as undeliverable due to an incorrect or outdated address provided by the Client. The Client bears all risk to the Reward from the point of delivery.

3.8. Except as provided in Section 3.6, the Reward has no cash value and cannot be exchanged, transferred, or substituted for cash, credit, or an alternative product.

3.9. If any Reward under the Reward Structure becomes unavailable (including due to stock shortages, discontinuation, or replacement by a newer model), Sarwa may, at its sole discretion, substitute the Reward with (i) a comparable current-generation Apple device of equal or greater retail value; or (ii) an Apple Gift Card of equal or greater retail value. Any such substitution will be communicated to the Client at the notification stage.

3.10. Any product defects should be directed to the manufacturer's standard warranty support. Rewards do not include AppleCare+ or any warranty extension beyond the standard manufacturer's warranty.

3.11. As a condition of receiving the Reward, the Client consents to reasonable identity and address verification checks.

3.12. By accepting the Reward, the Client agrees that Sarwa may use their name, city of residence, photo, video, and/or statements about the Campaign for publicity purposes across Sarwa's marketing channels, without further compensation or notice, except where prohibited by applicable law.

4. Safeguards Against Fraud and Abuse

4.1. Deposit Verification: Sarwa will verify that the Qualifying Deposit consists of genuinely new external funds before confirming Reward eligibility. Deposits that are preceded by a withdrawal during the campaign period of a similar amount, or that otherwise appear designed to simulate new funding, may, in Sarwa’s sole discretion, be treated as non-qualifying.

4.2. Pre-Shipment Hold: The Reward will not be shipped until the Qualifying Deposit has fully settled and the Verification Hold Period has passed. This hold exists to confirm the deposit is genuine and stable before an irreversible physical Reward is dispatched.

4.3. One Reward per Client: Sarwa will check for duplicate or related accounts (e.g., the same individual registering under multiple identities) and will treat such attempts as fraudulent and non-qualifying.

4.4. Post-Dispatch Fraud Discovery: If, after a Reward has shipped, Sarwa discovers that the Client obtained it through fraud, misrepresentation, or a breach of these Terms (e.g., undisclosed multiple accounts, falsified deposit information), Sarwa reserves the right to recover the retail value of the Reward from the Client by any lawful means, including deduction from the Client's Sarwa account(s) or other recovery action.

4.5. In cases of suspected fraud, abuse, or attempts to game the system, Sarwa reserves the right to revoke Reward eligibility, withhold or delay shipment, and take further action, including account closure.

5. Retention Period and Clawback

5.1. 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.

5.2. 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.

5.3. If, at any time during the Retention Period, the Client's balance falls below the Minimum Required Balance as a result of a withdrawal or transfer, Sarwa reserves the right to claw back a prorated portion of the retail value of the Reward, calculated based on the withdrawal amount and the number of months remaining in the Retention Period at the time of the withdrawal. Clawback may be applied through deduction from the Client's Sarwa account(s) or by any other lawful means available to Sarwa.

5.4. Since the Reward is a physical item rather than a cash payment, clawback under this Section recovers the applicable portion of the Reward's retail value at the time it was issued, not the Reward itself.

5.5. Notwithstanding Clauses 5.1 and 5.3, Sarwa may, in exceptional circumstances and in its sole discretion, waive the application of either or both of those clauses on a case-by-case basis.

6. Notification and Visibility

6.1. Clients will be informed of the Campaign via in-app notifications, email, and/or advertising. The campaign landing page will display the Reward Structure and eligibility requirements, and registration takes place in-app.

6.2. Sarwa may apply restrictions on who receives Campaign communications.

7. Modifications and Disqualifications

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

7.2. Sarwa may disqualify any Client from receiving a Reward if fraudulent activity is suspected, such as misrepresenting deposit details or registering multiple accounts.

7.3. Any modifications to these Terms and Conditions may be communicated via email, in-app notification, or the Sarwa website.

8. Limitation of Liability and Disclaimers

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

8.2. The Campaign is provided “as is” without warranties, express or implied. Sarwa does not guarantee the Campaign will meet any particular Client requirements, nor that Reward stock (including specific colours) will be available.

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

9. Dispute Resolution

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

10. Tax

10.1. The Client is solely responsible for assessing, reporting, and paying any taxes that may arise from receiving a Reward under this Campaign. Sarwa does not provide tax advice, and Clients should consult a qualified tax adviser if unsure of their obligations.

11. Force Majeure

11.1. 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, regulatory actions, or manufacturer/supply-chain shipping delays affecting Reward fulfilment.

12. Miscellaneous

12.1. These Terms constitute the entire agreement relating to the Campaign.

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

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

12.4. This Campaign is in no way sponsored, endorsed, or administered by, or associated with, Apple Inc.

13. Governing Law and Jurisdiction

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

13.2. 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 registering for the Sarwa iPhone 18 Pro Deposit Campaign, you acknowledge that you have read, understood, and agreed to these Terms and Conditions, including the definitions provided herein.