

ACCOUNT & KYC

SECTION 1: ACCOUNT & KYC

Everything you need to know before starting your Sav Wealth journey.

1. What is Sav Wealth?

Sav Wealth is your gateway to global investing — built to help you grow your money intelligently, not impulsively. It's an AI-powered platform that connects you to professionally managed portfolios, ETFs, and diversified global assets — all through a single, regulated ecosystem. You can start small, automate contributions, and track your performance transparently through the Sav app.

2. Who can open a Sav Wealth account?

Any individual aged 18 years or older with a valid passport and personal bank account can open a Sav Wealth Account.

We verify your identity using secure digital checks to comply with mandatory regulatory standards by the DFSA and in the UAE.

3. Why does Sav need my proof of address?

This is part of “Know Your Customer” (KYC) — a mandatory step for all regulated financial institutions.

It helps confirm your identity, prevent fraud, and ensure your investments are protected under the right regulatory umbrella.

4. What counts as proof of address?

This varies from country to country, but for the UAE some of the accepted documents include recent utility bills, tenancy contracts, or bank statements showing your name and address (issued within the last 3 months).

5. How long does account verification take?

In most cases, verification completes within minutes. If details need manual review, it may take up to 24 hours. You'll receive an in-app update once your account is verified and ready to invest.

6. What if my verification fails?

If your KYC fails, it's usually due to an unclear document or mismatch in details. Simply re-upload the requested document — Sav will review it and notify you on the next steps.

7. What happens if I upload the wrong document?

You can delete and re-upload your document before submission. If it's already submitted, contact support through chat to have it reset manually.

8. Is my KYC information stored securely?

Yes. Sav uses bank-grade encryption and cloud security to protect your data. Your documents are never shared with third parties outside the regulatory framework.

9. Do I need to redo KYC every year?

Not necessarily. Once verified, your KYC remains valid unless your documents expire or details change.

For instance, if your passport expires, your citizenship status changes i.e., a new passport from a different country, or your address proof requires changes based on your residence, we'll ask you to update it.

10. Can I open an account if I'm self-employed?

Yes. You just need to provide a valid ID and proof of address. For compliance, we may ask for basic source-of-income details.

11. Can non-residents invest through Sav?

Currently, Sav Wealth is available only to UAE residents due to licensing jurisdiction. However, we're expanding regionally — watch this space for more.

12. Can I open a joint account?

Not yet. Sav Wealth currently supports individual investment accounts only. Joint and family accounts are on our roadmap.

13. Can I open multiple accounts?

No. Each verified user can hold one Sav Wealth account tied to their unique passport.

14. What's the minimum amount required to start investing?

You can start with AED 100 — our goal is to make wealth building accessible to everyone, not just high earners.

15. Is there a maximum investment limit?

No upper limit applies for verified retail clients. However, your bank's transaction limits may apply when funding your account.

16. Do I need a minimum salary to open an account?

No. Sav Wealth is open to everyone — salaried, self-employed, or freelance — as long as you meet KYC and funding requirements.

17. What currencies does Sav Wealth support?

One can initiate the transfer in any currency but trade only in USD. The holdings, withdrawals etc. will also be in USD.

We're introducing multicurrency wallets soon for easier diversification.

18. How do I access Sav Wealth?

Simply download the Sav app, tap the "Invest Money" section on the homepage, and follow the guided steps to create and verify your account.

19. Do I need to sign a contract?

Yes — electronically.

When you complete your KYC, you will also be asked to consent to Sav's Terms & Conditions and Investment Disclosures mandated by our regulated TPP digitally in-app.

20. What's included in the Sav Wealth Terms & Conditions?

They outline your rights, investment responsibilities, fees (if applicable), and how Sav safeguards your money.

You can view or download them anytime in the app.

21. How do I update my personal details?

Go to Profile → Settings → Personal Details.

You can update your address, contact number, and email directly.

23. What happens if I change jobs or move houses?

No worries — just update your address or employment details in the app to keep your profile current.

24. Can I invest on behalf of someone else?

No. Sav accounts are strictly personal — each investor must be verified individually.

25. Can I add a nominee or beneficiary?

Yes. You can assign a nominee under Settings → Profile & Identity → Trusted Contact. . This ensures your investments are transferred smoothly if something happens to you.

26. What if I lose access to my phone or email?

If you lose access to your email, immediately contact support from the email id of your bank registered with us. If you lose your phone, please email us from either your registered email or request your registered bank to email us on your behalf.

We'll restore access once verified.

27. Can I pause or temporarily deactivate my account?

Yes. You can disable trading and auto-invest features while keeping your account active.

28. Can I close my account anytime?

Yes. Withdraw your funds and request closure through the app.

Once closed, your data remains securely archived for regulatory record-keeping based on your consent provided at the time of onboarding.

29. Will closing my Wealth account affect my Sav Card or Savings account?

No. Each product is independent.

You can continue using other Sav products seamlessly.

30. Can I re-open a closed account later?

Yes. Simply log in again, and you'll be guided through the reactivation and verification process.

31. Why does Sav ask about my investment goals and risk profile?

This helps us understand your preferences and suggest suitable products — it's not financial advice but helps tailor your experience and ensure you see products that are suited to your investment style. It is also an important regulatory disclosure.

32. How do I update my risk profile?

Go to Profile → Investor Details.
You can adjust it anytime to match your comfort level.

33. What happens if I provide incorrect details?

You can correct details before final submission.
Once verified, changes need to go through compliance review.

34. Can I invest if I'm unemployed or between jobs?

Yes — as long as your KYC and funding source checks are complete.

35. How does Sav prevent identity theft or misuse?

All account access and transactions are verified through two-factor authentication and encrypted sessions.

36. Is Sav a bank?

No. Sav is a DFSA-regulated financial platform.
We partner with licensed financial institutions to custody funds and execute trades.

37. How do I know my funds are safe?

Your money is held in a specific USD account created in your own name by our FINRA licensed broker dealer partner, that holds your assets directly in banks to ensure complete segregation and protection of your funds.

38. Why does Sav ask for income or employment information?

This helps us understand your financial situation to comply with suitability standards and prevent misuse of funds.

39. How often should I review my account details?

Our advice would be to review these at least once a year — or anytime your income, address, or financial goals change.

40. What if I'm not comfortable sharing my documents online?

Every step of the Sav Wealth onboarding process is designed to safeguard your identity and ensure compliance. Please refer to our T&Cs for further details on regulatory standards.

FUNDING & WITHDRAWALS

SECTION 2: FUNDING & WITHDRAWALS

Everything you need to know about adding or moving money in Sav Wealth.

1. How do I fund my Sav Wealth account?

You can fund your Sav Wealth account through linked bank transfer. We are soon enabling funding via a debit card and apple / google pay.

Once you complete KYC and your account is active, open the app → select “Add Funds” → choose your method. You’ll see clear instructions for instant or manual transfer.

2. What are the available funding methods?

Sav supports:

- **Direct bank transfer** via your linked UAE bank account.
 - **Coming soon: Debit card top-up**, which usually reflects faster. We’re working on adding **Apple Pay** and **salary auto-funding** options soon. This will allow you to set automated rules for investing a pre-decided portion of your salary into stocks or ETFs.
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3. How long do deposits take to reflect?

- **Card top-ups:** Usually instant or within a few minutes
 - **Bank transfers:** 1–2 business days, depending on your bank’s processing time. If you deposit after banking hours or on weekends, it will show the next working day.
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4. Why is my top-up taking longer than usual?

Delays happen when:

- Transfers are made from unlinked or joint accounts.

- The reference number is missing.
 - Weekends or public holidays interrupt clearing.
Rest assured, your funds are safe and will reflect once cleared by our partner bank.
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5. What happens if I fund from a non-linked account?

We'll hold the payment until verification is complete. You'll receive a prompt to confirm the source account or refund it to the original sender.

6. Is there a minimum funding amount?

Yes — AED 100.

You can invest incrementally; Sav encourages small, consistent investing over lump sums.

7. Is there a maximum funding limit?

No formal ceiling, but daily or monthly limits may apply based on your bank's transfer policies or card caps.

8. Are there any deposit fees?

Sav doesn't charge fees for deposits.

Your bank may charge standard outgoing transfer fees if you're sending funds from a different bank.

9. What if my deposit fails?

If the transaction fails, check that:

- Your bank allows online transfers.
- The account name matches your Sav profile.
If funds are debited but not shown, contact support with your transfer confirmation and

we will have it checked immediately.

10. Can I fund my account in USD?

Yes, you may fund the account in AED or USD. If you initiate a transfer in AED, conversion occurs automatically through your bank at your bank rates. Sav does not charge any fees for account top up.

11. Can I fund using someone else's card?

No — Sav accepts payments only from accounts or cards in your name for security reasons.

12. What is a “settled” balance?

A settled balance is money that has cleared through our partner bank and is available for investing.
Pending or unsettled funds can't be used until the clearing process completes.

13. Why is my balance marked as “Pending”?

It means your transfer is being confirmed by our partner bank.
Once cleared, it will move to your available balance automatically.

14. Can I schedule recurring deposits?

Yes — soon you can set up automated deposits weekly or monthly under “Auto-Invest.”
You'll receive reminders before each deduction.

15. Can I cancel a recurring deposit?

Absolutely. Go to Auto-Invest → Manage Schedule → Cancel anytime before the deduction date.

16. How do I withdraw money from Sav Wealth?

Tap “Withdraw” → enter the amount → select your linked account → confirm.
Withdrawals are processed back to the same account used for funding.

17. How long do withdrawals take?

Typically 1–3 business days after request.
We'll notify you once the transfer has been initiated and when it completes.

18. Are there withdrawal fees?

USD withdrawals to your linked bank cost **\$35 per transaction**. The withdrawal fees are exclusive of applicable taxes.

Please see our complete [schedule of charges](#) for more details.

19. Can I withdraw partial amounts?

Yes — you can withdraw any portion of your settled balance, keeping the rest invested.

20. Can I withdraw to a different account?

No — for your security, withdrawals are limited to your verified, linked account.

21. Why was my withdrawal declined?

Common reasons include:

- Unsettled or recently deposited funds.
- Mismatch in bank details.

- Verification required for updated ID or address. You'll get an in-app alert explaining the reason.
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22. What happens if my withdrawal is delayed?

It's often due to your bank's clearing timeline. If it's been more than three working days, contact our support team — we'll trace it immediately.

23. Can I withdraw in USD?

Withdrawals are processed in AED by default. USD withdrawals are supported for USD-denominated accounts only.

24. Can I withdraw from my investments anytime?

Yes, unless the asset is in a trading settlement period. Once the sale settles (usually T+2), the amount becomes withdrawable.

25. What's the difference between available balance and portfolio value?

Your available balance is liquid cash ready to invest or withdraw. Portfolio value includes your current investments, which fluctuate with the market.

26. Why is my withdrawal amount lower than expected?

If you sold investments, prices may have changed slightly between your sell order and settlement. Sav shows the net settled value once complete.

27. Can I stop an in-process withdrawal?

If it hasn't been submitted to the bank yet, yes. Contact support within a few hours of requesting.

28. What happens if I withdraw before investments settle?

We'll automatically wait for the trade to settle before releasing your funds.

29. Can I withdraw my dividends?

Yes. Dividends are credited to your cash balance and can be withdrawn anytime.

30. Is my money insured while being transferred?

Yes — transfers occur through regulated partner banks with client-money protection.

31. What should I do if my bank rejects the withdrawal?

You'll get an in-app alert. Re-check your bank details and re-initiate the withdrawal.

32. Can I schedule automatic withdrawals?

No. Withdrawals must be initiated manually for security reasons.

33. What happens to my investment if I withdraw everything?

Your holdings will be sold, and your portfolio will close once the funds are transferred back.

34. Can I use the same funds across multiple Sav products?

No - funds are *not* transferable across Sav Products.

35. How will I know when my withdrawal completes?

You'll receive both an app notification and an email once the transaction settles.

36. What happens if Sav's partner bank is down?

Your transaction may be delayed until the next available processing window. Sav will communicate transparently via notifications.

37. What should I check before funding my account?

Ensure your name matches your bank, transfers include the correct reference code, and the source account is verified.

38. Are withdrawals taxed?

No. Sav doesn't deduct any tax from withdrawals. However, foreign investments may carry tax implications on dividends or gains.

39. Can I withdraw during weekends or holidays?

You can request anytime, but bank processing resumes on business days.

40. What if I accidentally deposit twice?

No worries — you can withdraw the excess once both transfers clear.

INVESTMENTS & ETFs

SECTION 3: INVESTMENTS & ETFs

Understand what you're investing in, how portfolios work, and what affects your returns.

1. What am I investing in when I use Sav Wealth?

When you invest through Sav Wealth, you get access to **10,000+ U.S. stocks, ETFs, and bonds** — all in one platform. You can even **buy fractional shares**, meaning you can start investing in companies with as little as **\$50**.

We support **multiple order types** during both regular and **extended after-hours trading**, with a transparent fee of either a flat **\$1** or **0.25% of the trade value**.

Beyond trading, you can explore **AI-powered deep dives** for every stock, featuring comprehensive financial data, analyst ratings, recent trades, and real-time market sentiment. Any uninvested balance in your Sav Wealth wallet **earns 3.25% APY** (subject to change based on the Federal Reserve and other market factors).

Our **multi-asset portfolios** — offering diversified exposure across different markets — will be **available soon**.

2. What are ETFs and how do they work?

An ETF is a collection of securities — like shares or bonds — that trade on an exchange just like a stock.

Each ETF tracks a particular market index (for example, the S&P 500), allowing you to invest in a wide range of companies at once, reducing concentration risk.

3. Why does Sav use ETFs instead of individual stocks?

ETFs help lower risk through diversification. Instead of picking one or two stocks, you're automatically invested across dozens or hundreds of companies, which smooths out returns over time.

4. How does Sav choose which ETFs to include?

Our team evaluates US stocks and ETFs based on performance history, liquidity, management costs, and underlying index stability.

5. Are my ETFs held in my name?

Yes. ETFs are held under your investor account in segregated “client money” structures via our regulated partners, ensuring full transparency and protection.

6. Can I pick which ETFs to invest in?

Sav Wealth will soon be offering pre-curated portfolios based on your risk profile and goals.

We'll soon introduce customizable options where you can adjust ETF weights within your chosen portfolio.

7. What's the difference between a conservative and aggressive portfolio?

A conservative portfolio focuses more on bonds and cash-equivalents for stability.

An aggressive one has more equities for higher long-term growth potential — but also higher volatility.

Your portfolio mix depends on your comfort with short-term ups and downs and risk appetite.

8. How do I know which portfolio suits me?

When you create your Sav Wealth account, you'll answer a few questions about your goals, time horizon, and risk appetite.

Based on that, Sav suggests a suitable portfolio — but you can change it anytime.

9. Can I invest in multiple portfolios at once?

Currently, one active portfolio per account is supported.

You can switch or reallocate funds to a different portfolio type whenever you like.

10. What happens when I switch portfolios?

Your existing ETFs are sold, and proceeds are reinvested into the new portfolio composition.

This ensures alignment with your updated investment strategy.

11. How often does Sav rebalance my portfolio?

Sav automatically reviews portfolios quarterly or when market movements cause large deviations from target weights.

Rebalancing helps maintain your desired risk-return profile.

12. Will rebalancing affect my returns?

Rebalancing may temporarily change your short-term returns, but over time, it keeps your portfolio aligned with your risk and growth goals.

13. What are the benefits of investing in ETFs through Sav?

- **Diversification:** exposure to global markets.
 - **Low cost:** ETFs generally have lower management fees than mutual funds.
 - **Transparency:** you can view the underlying holdings anytime.
 - **Liquidity:** ETFs can be bought or sold easily during market hours, and even during extended trading sessions.
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14. Are ETFs risky?

Like all investments, ETFs carry market risk — their value can go up or down.

However, diversification reduces the impact of a single company or market shock.

15. What is market risk?

It's the possibility that your investments may lose value due to movements in the broader financial markets — often caused by economic events, policy changes, or global factors.

16. How do I measure my investment performance?

Sav displays both your **total return** and **percentage return** — these show how much your portfolio has gained or lost since you invested.

Total return = (Market Value – Invested Amount), while percentage return = (Total Return ÷ Invested Amount) × 100.

17. What is the average cost and why does it matter?

Average cost is the average price you paid for your current holdings, used to calculate unrealized gains or losses. It's not the same as your tax cost basis, which factors in additional adjustments.

18. What is the cost basis?

Your cost basis is the original purchase price of your investment plus or minus fees, corporate actions, or adjustments.

It's used primarily for tax reporting and determining realized gains.

19. What is “total return” and how is it calculated?

Total return reflects how much your investment has grown in value, including price changes and dividends.

The formula to calculate total return is as follows: $(\text{Current Market Price} - \text{Average Cost}) \times \text{Number of Units}$

20. How do dividends work on ETFs?

When the underlying companies in an ETF pay dividends, the ETF distributes them proportionally to investors.

Sav credits these to your portfolio as cash or reinvests them automatically, depending on your settings.

21. What is reinvestment?

It's when dividends or profits earned from your investments are automatically used to buy more units of your portfolio, helping your money compound faster over time.

22. What happens if markets go down?

Your portfolio value may drop temporarily — that's a normal part of investing.

Sav encourages focusing on long-term growth, not daily market swings.

23. How much can my investment value fluctuate?

This depends on your portfolio risk level.

Aggressive portfolios may fluctuate more but have higher growth potential over time, while conservative ones fluctuate less.

24. How do I check my portfolio performance?

Go to the Invest Money section → Swipe to Portfolio at the bottom of the screen.

You'll see total returns, holdings breakdown, and historical performance charts updated daily.

25. Are my investments liquid — can I sell anytime?

Yes. ETFs trade daily on global exchanges, so you can sell or withdraw at any time during business hours.

26. What are portfolio insights in Sav?

They're AI-generated summaries that show how your portfolio is performing, what's driving returns, and when rebalancing might be beneficial — turning complex data into simple insights.

27. Does Sav give financial advice?

Sav provides guidance and automation — not personalized financial advice.

Our role is to make investing accessible, transparent, and intelligent.

28. How does Sav handle international investments?

Sav provides access to **U.S.-listed stocks and ETFs**, including ETFs that invest in global markets.

This allows you to gain exposure to international companies, sectors, and regions — **without trading directly on foreign exchanges**.

29. What are the benefits of international investing?

Investing internationally helps you **diversify beyond your local economy**, reducing the impact of country-specific risks on your portfolio. It allows you to **tap into global growth opportunities** — from emerging markets with high expansion potential to developed regions leading in innovation and technology.

By spreading your investments across different countries, currencies, and industries, you can achieve **better risk-adjusted returns** and benefit from **market cycles that don't always move in sync** with your home market.

30. Are there risks to investing internationally?

Yes — like any investment, international investing comes with its own set of risks. Global markets can move differently from your home market, and factors outside your control may impact returns. These can include:

- **Currency fluctuations:** Changes in exchange rates can either enhance or reduce your returns when converted back to your home currency.
- **Political or economic shifts:** Events such as elections, policy changes, or market volatility in other countries can influence investment performance.
- **Regulatory and market differences:** Each country operates under its own laws, disclosure standards, and trading practices, which can affect transparency and accessibility.
- **Operational and tax considerations:** Investing abroad may involve additional transaction costs, tax implications, or settlement differences.

At Sav Wealth, we help you diversify intelligently to manage these risks — but it's important to remember that all investments carry the possibility of loss, and returns are not guaranteed. The final decision on where and how you invest rests with you, and we encourage every investor to align choices with their goals and risk comfort.

31. What is currency risk?

Currency risk arises when exchange rate movements affect the value of your investments. If the foreign currency weakens against your home currency, your returns may fall even if the investment performs well abroad.

32. What is political and economic risk?

Political changes, regulatory shifts, or economic downturns in other countries can impact foreign markets — and in turn, the ETFs that track them. These risks can cause short-term volatility but are managed through diversification.

33. What is market and regulatory risk?

Different countries operate under their own market rules and disclosure standards. These differences can affect how companies are governed, traded, and reported — influencing transparency and investor confidence.

34. What is liquidity risk in ETFs?

Liquidity risk means it may be harder to sell an ETF quickly or at your preferred price if trading volumes are low. At Sav Wealth, we carefully select highly liquid ETFs to keep this risk minimal.

35. What is diversification and why is it important?

Diversification means spreading your investments across different asset classes, sectors, and regions. It helps balance your portfolio by offsetting potential losses in one area with gains in another — leading to steadier long-term returns.

36. How does Sav protect me when investing internationally?

Sav partners only with regulated ETF issuers that meet DFSA standards for investor protection. We also conduct regular due diligence to ensure your assets are held safely and transparently.

37. What are foreign taxes, and how do they affect me?

Some countries withhold a small portion of dividends or gains as foreign tax. These deductions are automatically reflected in your ETF's net returns — you don't need to file separately unless you hold substantial direct foreign investments.

38. Can I recover taxes paid abroad?

In most cases, foreign withholding taxes can't be reclaimed directly. However, their impact is already factored into your ETF's performance and does not require additional action from you.

39. What if a foreign market faces restrictions or closures?

Sav continuously monitors international markets. If a region faces trading restrictions or instability, our team proactively rebalances portfolios or adjusts holdings to **limit exposure** while keeping your portfolio diversified.

40. How can I learn more about the ETFs I hold?

You can view detailed ETF factsheets anytime through the Sav app. Each factsheet includes the fund's holdings, past performance, and risk level — helping you stay informed and confident about where your money is invested.

TRADING & ORDERS

SECTION 4: TRADING & ORDERS

Everything that happens behind the scenes when you buy, sell, or switch your investments.

1. How does trading work in Sav Wealth?

When you invest through Sav, you're placing buy or sell orders for stocks and ETFs via our regulated brokerage partners.

Sav aggregates your trades securely, executes them at market prices during trading hours, and updates your portfolio once settlement completes (typically in two business days).

2. When does Sav execute my trade?

Orders placed during market hours are executed the same day.

If you place an order after hours, it's queued for the next trading session.

3. What are “market hours”?

Market hours refer to when global stock exchanges are open.

For example, U.S. exchanges like NASDAQ and NYSE trade roughly between 5:30 PM and 12:00 AM UAE time (Monday–Friday).

4. Can I choose the exact time to trade?

No — Sav executes trades automatically within the trading window to ensure best execution based on price, liquidity, and timing.

5. What is an order type?

An order type defines how your trade is executed:

- **Market Order:** Buys or sells immediately at the best available price.
- **Limit Order:** Coming soon - Buys or sells only if the price hits a specific target.

Currently, Sav uses market orders for seamless execution.

6. What does “best execution” mean?

It means your trade is executed at the most favorable combination of price, speed, and likelihood of completion, given market conditions.

7. What is a fractional share?

A fractional share is a portion of a full share.

Instead of buying one whole unit of an ETF / stock, Sav lets you invest any amount (like AED 250), and you'll receive a proportional fraction of that ETF or stock.

8. How are fractional trades executed?

Sav aggregates fractional orders and executes them in whole units on the market, then allocates the proportional amounts to each investor in the background.

You always own your fractional units directly.

9. Can I sell fractional shares?

Yes. You can sell fractional holdings anytime, and Sav will process them just like full shares. The proceeds are added to your cash balance.

10. What happens after I place a buy order?

Your funds move from your available balance to “in transit.”

Once the order is executed and confirmed, your portfolio updates, and your new holdings are visible in your dashboard.

11. What happens after I sell an investment?

When you sell, your ETFs are liquidated at the current market price.

The proceeds move to your cash balance once the trade settles (T+2 — two business days).

If the ETF sell order is during market hours, the balance reflects almost instantly. In some cases, it may take 24-48 hours.

12. What is a settlement period (T+2)?

“T+2” means “Trade Date plus 2 days.”

It’s the global standard — it takes two business days after execution for the sale or purchase to fully clear and settle.

13. Why does settlement take two days?

This time ensures that all payments, ownership transfers, and regulatory checks are properly completed between Sav’s custodians and global exchanges.

14. Can I cancel a trade after placing it?

No — once submitted, trades are immediately sent for execution and cannot be reversed.

You can, however, sell or switch after settlement.

15. What is trade confirmation?

Trade confirmation is an acknowledgment that your order has been executed successfully.

Sav provides this in real time within the app, along with the price and timestamp.

16. How can I view my trade history?

Go to **Invest Money** → **Wallet** → **Transaction History**

You'll see all your buy, sell, and switch transactions as well as your top ups, with full details like date, amount, and ETF name.

17. What is a trade status indicator?

Sav uses clear trade statuses:

- **Pending:** Waiting to execute.
 - **In Progress:** Order submitted.
 - **Settled:** Completed and reflected in portfolio.
 - **Failed:** Rejected due to funding or exchange issue.
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18. Why did my trade fail?

Most failed trades happen due to insufficient balance, expired KYC, or a temporary market disruption.

We'll alert you with the exact reason and guide you on how to retry.

19. Can I buy or sell outside of market hours?

You can place orders anytime, but they'll be executed when the market opens next.

You'll see a "Queued for Market Open" tag until then.

20. What price will I get when I buy or sell?

You'll get the **market price** at the time of execution.

Because ETF prices change throughout the day, your trade confirmation will show the exact executed price.

21. Why does my order price differ slightly from what I saw?

Prices can change between when you place the order and when it executes — that's normal due to live market fluctuations.

Sav always executes at the best available rate at that moment.

22. Can I set price alerts or buy/sell triggers?

Price alerts and automatic triggers are coming soon.

For now, you can view live price changes in your portfolio dashboard.

23. What are trading fees or spreads?

Sav doesn't charge commissions.

However, ETFs have a small "spread" — the difference between the buy (ask) and sell (bid) price — determined by market liquidity.

24. Does Sav charge any hidden trading fees?

No hidden fees.

All platform or custodian fees are transparently shown in your trade summary before you confirm.

25. Can I trade multiple ETFs in one go?

Yes. When you invest, Sav automatically allocates your funds across multiple ETFs within your chosen portfolio. You don't need to buy each one individually.

26. What is rebalancing and how does it involve trading?

Rebalancing means Sav adjusts your portfolio by buying or selling ETFs to restore your original asset mix.

It helps maintain your intended risk level over time.

27. Does Sav notify me before rebalancing?

Yes — you'll receive an in-app alert summarizing what's changing and why, before we proceed.

28. What if a market closes early or halts trading?

Sav will delay your trades until the market reopens.

You'll be notified if your order is paused or re-queued.

29. Can I trade specific companies directly (like Apple or Tesla)?

Yes - you can trade specific companies on Sav Wealth and have the option to buy fractional shares.

30. How are corporate actions handled (splits, mergers, etc.)?

If an ETF undergoes a stock split, merger, or other event, Sav adjusts your holdings automatically.

You'll see the change reflected in your portfolio after processing.

31. What are “wash sales”?

A wash sale occurs when you sell a security at a loss and buy it back shortly after — tax authorities sometimes restrict such losses from being claimed.

Sav automatically adjusts your average cost if such events occur.

32. What are ACAT transfers?

An **ACAT transfer** (Automated Customer Account Transfer) lets you **move your U.S. investments — like stocks, ETFs, or cash — from one broker to another** automatically and securely, without selling them.

For example:

Let's say you already invest with **Interactive Brokers (IBKR)** and now want to manage everything on **Sav**.

Here's what happens:

1. You open your **Sav investment account** (powered by Alpaca Securities LLC).
2. You request an **ACAT transfer** from within Sav or IBKR.
3. Your **holdings and cash** are securely transferred through the **ACATS system** — typically within **3–6 business days**.

No liquidation. No withdrawal. Your stocks and ETFs simply **move over, as they are**, into your Sav account.

33. Why can't I sell newly bought investments immediately?

Trades must settle first (T+2). Once the settlement clears, the sell option becomes available.

34. What happens if I sell everything in my portfolio?

Your portfolio will be marked as closed, and the proceeds move to your cash balance.

You can reinvest anytime later.

35. Can I schedule future trades?

Sav currently executes trades immediately, but scheduled trading (e.g., buy at month-end) will be available in future updates.

36. Can I trade during holidays?

You can place orders anytime, but if global markets are closed, execution will occur on the next business day.

37. How are ETF prices determined?

ETF prices are driven by the net asset value (NAV) of the underlying securities and live market supply-demand dynamics.

38. Can I view ETF prices live?

Yes. Each ETF in your portfolio has a live price chart in the app, updated throughout the trading day.

39. What is slippage?

Slippage is the small difference between the expected trade price and the executed price due to rapid market movement. It's normal and usually minor.

40. How can I confirm that my trade executed correctly?

Every completed trade comes with a confirmation timestamp and transaction ID, viewable under "Activity."

Sav also sends an email summary for your records.

PORTFOLIO INSIGHTS & PERFORMANCE

SECTION 5: PORTFOLIO INSIGHTS & PERFORMANCE

Understand what your portfolio means, how to read performance, and how Sav's intelligence helps you make sense of your money.

1. What does “Portfolio Value” mean?

Your portfolio value is the total market worth of all your current investments — including any cash balance and dividends yet to be reinvested.

It changes daily as markets move, so fluctuations are a normal part of investing.

2. What is “Invested Amount”?

It's the total money you've added or invested into your Sav Wealth account so far — your personal contribution before any gains or losses.

3. What is “Total Return”?

Total return shows how much your investments have grown (or declined) overall — it includes both capital gains and dividends.

It is calculated using this formula: **(Current Market Value – Invested Amount)**

4. What is “Percentage Return”?

It shows your gain or loss as a percentage of what you invested.

For example, if you invested AED 1,000 and now it's worth AED 1,050, your return is +5%.

5. Why does my portfolio value change every day?

This is because ETF prices move in real time with global markets.

It doesn't always mean you're losing money — short-term fluctuations are part of long-term investing.

6. What's the difference between realized and unrealized gains?

- **Unrealized gains:** Profit on investments you still hold.
- **Realized gains:** Profit from investments you've sold.

Sav shows both, so you always know where you stand.

7. What does “average cost” mean in my portfolio?

Average cost is the average price you paid for your holdings.

It helps track whether your current market value is above (profit) or below (loss) your entry price.

8. How does Sav calculate average cost?

Average Cost = Total value of purchases ÷ Total units held.

Each time you buy more, the average adjusts. It resets when you sell all units of that ETF

9. What is “cost basis,” and is it different from average cost?

Yes.

Cost basis is used for tax purposes — it includes trading fees, corporate actions, or wash-sale adjustments.

Average cost is purely for tracking your portfolio performance.

10. Why are my Sav performance numbers different from my bank or broker?

This is because Sav shows real-time market value, while some institutions report end-of-day prices.

Additionally, Sav uses AI-based cost tracking that updates continuously.

11. What is “Portfolio Composition”?

It’s the mix of ETFs or asset classes (like equities, bonds, gold, cash) in your portfolio.

Each plays a role: equities drive growth, bonds provide stability, and cash cushions short-term swings.

12. Why is diversification important in performance?

Diversification reduces the risk of sharp losses by spreading your investments across sectors and geographies. It balances growth potential with protection from downturns.

13. How often does Sav update my performance data?

Performance is updated daily — typically after global markets close and settlement completes.

14. How do I interpret my portfolio chart?

The line graph shows how your portfolio's total value has evolved over time, combining new investments, market movement, and rebalancing effects.

15. What's the meaning of "Portfolio Allocation"?

It shows what percentage of your money is in each asset class or ETF. Sav's AI capability continually monitors this balance to ensure your portfolio matches your goals.

16. What are Sav's "AI insights"?

These are data-driven summaries that explain *why* your portfolio moved — for example:

"Your portfolio rose 3% this month due to gains in U.S. tech ETFs."

This helps you understand the cause, not just the number.

17. How often will I receive insights?

Insights are refreshed weekly and after any major market movement.

You can also check real-time insights in the "Wealth Pulse" section.

18. What are "trend cards" or "Sav Insights"?

These are short, context-rich snippets that translate financial data into stories — for example, "Global inflation cooling boosted bond ETFs this week."

19. How does Sav's AI interpret my performance?

It looks at your holdings, global market data, and price trends to highlight patterns — not predictions.

It's designed to educate you, not speculate.

20. What is “benchmark comparison”?

It shows how your portfolio’s performance compares to a standard index (like the S&P 500 or MSCI World). This helps you see whether your portfolio is outperforming or lagging behind the broader market.

21. Why does my performance differ from benchmarks?

Benchmarks represent markets, not investor behavior. Your returns depend on entry timing, rebalancing, and portfolio type — not just market performance.

22. What are portfolio metrics like CAGR or IRR?

- **CAGR (Compound Annual Growth Rate):** Average yearly growth rate of your portfolio.
- **IRR (Internal Rate of Return):** Adjusts for cash inflows/outflows to show how efficiently your money has grown.

Sav displays both transparently.

23. What is “risk-adjusted return”?

It measures how much return you earned for the level of risk taken. For instance, a steady 8% with low volatility can be better than a volatile 10%.

24. How does Sav measure portfolio risk?

Sav uses volatility, drawdown, and exposure metrics to show how much your portfolio could fluctuate under different market conditions.

25. What is “drawdown”?

It’s the percentage drop from your portfolio’s highest value to its lowest point during a given period — a key indicator of downside risk.

26. Can my portfolio ever lose all its value?

This is highly unlikely — because Sav’s portfolios are globally diversified across ETFs, industries, and geographies. You’re not betting on one company or country.

27. What is “time in market” vs “timing the market”?

Time in market means staying invested through cycles; timing the market means trying to guess highs and lows.

Sav’s philosophy is: focus on time *in* the market — that’s how wealth compounds.

28. How does compounding affect my returns?

When your profits generate more profits, growth accelerates. Reinvesting dividends and staying invested amplifies this effect — that’s the power of compounding.

29. Why does Sav show both “Daily” and “All-Time” performances?

Daily performance helps you understand short-term trends; *All-Time* performance shows your overall journey. Together, they give context without noise.

30. How does Sav calculate rebalancing impact?

Sav tracks how rebalancing improves risk efficiency over time — helping your portfolio stay optimized even through market swings.

31. What is “Portfolio Health”?

It’s Sav’s quick summary of your diversification, performance stability, and alignment with your goals. Think of it as a health check for your investments.

32. What is a “risk score”?

Each portfolio has a score between 1–10 indicating volatility:

- 1–3: Conservative
- 4–6: Balanced
- 7–10: Aggressive

You can adjust it as your goals or comfort level change.

33. How does Sav personalize insights for me?

Sav’s AI learns from your activity — deposits, risk changes, and time horizon — to surface insights that are most relevant to your financial behavior.

34. Why is diversification sometimes not enough to prevent losses?

This is because global markets can move together during major events. Diversification reduces risk — it doesn’t eliminate it.

35. What’s the difference between volatility and risk?

Volatility is how much your investments move up or down. Risk is the chance that those movements affect your goals.

Sav helps you understand both.

36. What are “market insights” in my dashboard?

They’re curated updates that connect global financial events to your portfolio — for example, how interest rate cuts could affect your bond ETFs.

37. How does Sav help me interpret losses?

Sav contextualizes losses within market trends — showing whether they stem from temporary volatility or structural shifts, helping you stay rational, not reactive.

38. How often should I review my portfolio?

We recommend every few months or after major life changes. Constant checking can lead to emotional decisions — trust the process.

39. What is “Wealth Pulse”?

It’s Sav’s personalized performance digest — an overview of your returns, trends, and key drivers of your portfolio’s movement, updated daily.

40. How does Sav make investing feel simpler?

By replacing jargon with clarity. You don’t need to know every financial term — Sav translates your money’s movement into human language, so you always know what’s happening and why.

BROKERAGE & CUSTODY (ALPACA)

SECTION 11: BROKERAGE & CUSTODY (ALPACA)

Understanding Sav's U.S. brokerage partner, custody model, and FDIC protection for your USD investments.

(Based on the Alpaca Customer Agreement and FDIC Bank Sweep Program Terms.)

1. Who is Alpaca?

Alpaca Securities LLC ("Alpaca") is Sav's U.S. brokerage and clearing partner that builds commission-free stock trading API. They're a FINRA and SIPC-member broker-dealer, regulated by the U.S. Securities and Exchange Commission (SEC). They are also a member of the Securities Investors Protection Corporation (SIPC) which protects customers against the loss of cash and securities.

Alpaca executes all U.S. securities (like ETFs) you invest in through Sav Wealth.

2. What does Alpaca do for Sav investors?

Alpaca handles:

- Trade execution on U.S. exchanges.
 - Settlement and record-keeping.
 - Cash protection through the FDIC sweep program.
-

3. Is my Sav Wealth account held with Alpaca?

Yes — your U.S. investment account is created by Alpaca.

Sav acts as your technology provider, while Alpaca acts as your clearing broker.

4. What is the Alpaca Customer Agreement?

It's the legal contract between you (as the investor) and Alpaca, defining:

- Rights and responsibilities of your brokerage account.
- How trades, cash movements, and settlements are handled.
- How Alpaca safeguards your securities and funds.
- Disclosures on SIPC protection, arbitration, and margin (Sav does *not* offer margin trading).

Please find the full details here: [🔗 Alpaca Customer Agreement \(v20200819\)](#)

5. How does Alpaca protect my investments?

Alpaca Securities LLC is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members (i.e., Alpaca) of up to \$500,000 (including \$250,000 for claims for cash).

This does *not* protect against a loss in market value of securities.

6. What is the FDIC Sweep Program?

The FDIC Sweep Program lets you earn interest on uninvested cash by automatically moving it into FDIC-insured partner banks. When enrolled, your eligible cash is swept from your brokerage account to participating banks, where it can receive up to \$1,000,000 in total FDIC insurance coverage (up to \$250,000 per bank), instead of only sitting idle in your trading account.

Your cash accrues interest daily and is credited monthly. If you choose to opt out, your cash will be moved back to your brokerage account.

Please find the full details here: [🔗 Alpaca FDIC Bank Sweep Terms](#)

7. What does FDIC insurance mean for me?

FDIC insurance protects your swept cash (up to the applicable limit) if a participating U.S. program bank fails. In that case, the FDIC works to return insured funds to you.

This coverage applies only to cash swept to program banks, not to funds held inside your brokerage account.

Brokerage cash and securities are instead protected by SIPC coverage up to applicable limits.

8. How does the sweep program work?

At the end of each business day, any eligible uninvested USD in your account is automatically “swept” into participating FDIC-insured program banks.

When you place a trade or withdraw funds, the required amount automatically “sweeps back” into your Alpaca brokerage account to settle the transaction.

9. How many banks participate in the sweep program?

The sweep program uses a network of U.S. banks, with each bank offering up to the FDIC insurance limit.

The list of participating program banks may change over time and can be found in the **FDIC Bank Sweep Terms and Conditions**.

10. Is there any risk in the sweep process?

The sweep process is automated and managed through regulated U.S. banking and brokerage systems.

While no financial program is entirely risk-free, FDIC insurance is designed to protect swept cash up to the applicable limits if a participating bank fails.

11. What happens if Alpaca goes out of business?

Your ETFs and cash remain safe.

SIPC coverage protects up to \$500,000, and FDIC insurance covers cash in the sweep program.

Your assets are held separately in an account in your own name and are not part of Alpaca’s corporate balance sheet.

12. Is Sav a registered broker in the U.S.?

No — Sav is an introducing partner to Alpaca, not a U.S. broker-dealer.

All trades and settlement functions are handled by Alpaca under SEC/FINRA regulation.

13. How does Sav ensure compliance with Alpaca's terms?

Sav investors agree to the **Alpaca Customer Agreement** and **Sweep Program Terms** during onboarding.

Sav displays these terms transparently before you open your USD investment account.

14. Can I open a direct Alpaca account without Sav?

Yes — Alpaca operates globally — but through Sav, you benefit from integrated insights, curated portfolios, and local regulatory compliance under DFSA purview.

15. Are my USD balances held in the UAE or the U.S.?

Your U.S. dollar balances and ETFs are custodied in the **United States** through Alpaca's regulated infrastructure.

Your AED top-ups first settle through Sav's UAE client money account before being transferred to your Alpaca account.

16. Do I need to file U.S. taxes for these investments?

No, unless you're a U.S. citizen or tax resident.

Any applicable U.S. withholding taxes on dividends are handled automatically by Alpaca and reflected in your returns.

17. Who reports my investment holdings?

Sav consolidates your Alpaca holdings into your Sav app dashboard.

You'll also receive formal monthly statements directly from Alpaca Securities LLC.

18. Can I contact Alpaca directly about my account?

Sav remains your primary point of contact.

However, you can always review disclosures, terms, or privacy notices directly on Alpaca's website for transparency.

19. Does the Alpaca sweep program apply to AED cash too?

No — only USD balances held in your U.S. brokerage account participate in the FDIC sweep. AED balances remain in segregated accounts with Sav's UAE partner banks.

20. How does this partnership benefit me?

It combines the **local trust and regulatory protection of Sav** with the **global reach and investor safeguards of Alpaca** — giving you:

- Global ETF access with embedded intelligence
- SIPC + FDIC protection
- Transparent custody of your assets
- Unified dashboard for AED and USD investing

TAXES & STATEMENTS

SECTION 6: TAXES & STATEMENTS

Understand how your investments are reported, what cost basis means, and how to access your statements securely.

1. Does Sav deduct any tax from my returns?

When you invest in **U.S.-listed stocks or ETFs** and those companies pay **dividends**, the **U.S. Internal Revenue Service (IRS)** automatically deducts tax **at source** — this is called **withholding tax**.

- **Default rate: 30%**
- **Reduced rate:** Can be **10–25%** depending on your country's **tax treaty** with the U.S.

Examples:

- **India:** 25% withholding tax (under the India–U.S. tax treaty)
- **UAE:** 30% (because there's **no tax treaty** between the UAE and the U.S.)

So, if Apple pays you a \$100 dividend:

- You'd receive **\$70** if you're in the **UAE**, or
- **\$75** if you're in **India** — the rest is withheld automatically by the broker and remitted to the IRS.

You **don't have to pay it manually** — Sav's partner broker handles it at source.

1.1. Capital Gains (when you sell U.S. stocks or ETFs)

- The **U.S. does not tax capital gains** for **non-resident investors** (unless you hold U.S. real estate or a business).

- You **only pay taxes in your home country**, depending on local laws.
For example:
 - **UAE residents:** No capital gains tax.
 - **India residents:** Capital gains tax applies when you file your return in India.

1.2. TDS (Tax Deducted at Source) or Withholding Tax

- The **U.S. doesn't apply TDS**; instead, it applies **withholding tax** on dividends.
- So you'll **see withholding tax deducted**, not TDS, on your U.S. investment income.

1.3. Tax Reporting

Your broker or investment platform typically issues:

- A **Form 1042-S** annually — showing how much dividend income you earned and how much tax was withheld.
- You may need this form if you file taxes in your home country.

In summary:

Type of Income	U.S. Tax Applies?	Rate	Where Tax Is Paid
Dividends	Yes (withholding tax)	25–30%	U.S. (deducted automatically)
Capital Gains	No (for non-residents)	0%	Your home country (if applicable)

2. Do I have to file taxes on my Sav investments?

If you are a **UAE tax resident**, there is currently **no personal tax** on investment income or capital gains.

If you are tax-resident elsewhere, you may have reporting obligations in that country.

3. What are “tax implications” when investing internationally?

U.S. investments may have **withholding tax on dividends**, deducted automatically by the issuer.

You do not need to file anything in the UAE for these.

4. What is a “cost basis” and why is it important?

Your cost basis is the original value of your investment, adjusted for things like corporate actions or fees.

Sav tracks this automatically for every U.S. stock and ETF.

5. How is the cost basis different from the average cost?

Average cost: average price paid for your position (used for performance view).

Cost basis: adjusted amount used for taxable gain calculation in applicable jurisdictions.

6. What is “FIFO” in tax calculation?

FIFO means **First In, First Out** — the first shares you buy are the first considered sold. This is the default method used for U.S. securities through our broker partner.

7. Does Sav provide tax forms?

Yes.

You can download tax documents in the app under **Wealth** → Reports & Compliance → Reports & Statements → **Tax Documents**.

8. Why are my Sav numbers different from my broker’s tax forms?

Real-time app performance uses average price,
while official tax reporting uses cost-basis accounting.

Differences are normal.

9. How do I access my investment statements?

Wealth → Reports & Compliance → Reports & Statements

To view and download monthly and annual statements.

10. What's included in an investment statement?

Each statement includes:

- Opening & closing balances
 - Holdings & trades
 - Dividends/income
 - Cash flows
 - Fees (if any)
 - Portfolio value
-

11. How often are statements generated?

Monthly, with an annual consolidated report for your tax or audit records.

12. Can I download older statements?

Yes — the app retains all past statements. You can download or email them anytime.

13. What currencies are statements reported in?

Statements are in **AED**, with **USD values shown separately for U.S. assets**.

14. Are statements audited?

Yes. All reporting templates follow DFSA and partner-bank standards. Annual statements are verified as part of Sav's regulated reporting cycle.

15. What if I notice a discrepancy in my statement?

Contact Sav Support with the statement date and details.

We'll investigate the transaction trail and issue a corrected statement if needed.

16. How are dividends shown in statements?

Dividends appear as "Income Received" or "Reinvested."

If you've chosen auto-reinvest, they're added to your holdings immediately.

17. Are corporate actions (like splits or mergers) reflected?

Yes — splits, mergers, and actions automatically update your holdings and cost basis.

18. What are "realized" vs "unrealized" gains in my reports?

- **Realized gain:** from investments you've sold.
- **Unrealized gain:** from investments you still hold.

Both appear separately so you can see growth and locked-in profits.

19. Do I need to share my Sav statements with my employer or bank?

No, not unless specifically requested.

Your Sav reports are for your personal records or for financial planning.

20. Are taxes applied to withdrawals?

No. Withdrawals simply return funds to your verified bank account.

21. How are foreign withholding taxes handled?

They're automatically netted within the ETF.

Sav reflects post-tax performance, so you see the net return directly.

22. Can I recover foreign withholding taxes?

Generally no — U.S. withholding tax applies automatically.

Your W-8BEN form helps ensure the applicable treaty rate.

23. How do I interpret the “Tax Summary” in my report?

It includes realized gains, dividends, and interest for the year.

Useful if you ever need to file taxes elsewhere.

24. What if I'm a U.S. citizen or tax resident?

U.S. persons must comply with IRS rules globally.

Sav provides transaction history and reports to support filing.

25. What's the benefit of keeping my statements?

They help you track performance, verify income, and maintain documentation if you move to a country with tax filing requirements.

26. How long does Sav store my records?

At least **6 years**, in line with regulatory requirements.

27. How can I verify my investment for visa or loan purposes?

Download your latest statement or request an official confirmation via support.

28. Why is my “gain” lower than what I expected?

Any ETF fees and withholding taxes (if applicable) are already reflected — you see the **net return**.

29. Are ETF management fees tax-deductible?

No — they are built into the fund's net asset value (NAV) and reflected in performance.

30. What if I need my records for another country's tax authority?

You can export transaction reports in CSV or PDF format with full timestamps and ISIN details to meet international filing standards.

31. How does Sav ensure tax compliance internationally?

We work with regulated partners and comply with FATCA/CRS requirements where applicable. Your data is securely transmitted as required by law.

32. What is “tax residency”?

It’s the country where you’re legally obliged to file taxes.

Your Sav account will ask you to declare your tax residency/residencies when you do your onboarding.

33. Can Sav change my tax residency on my behalf?

No. You’ll need to update it in your profile if you relocate or change status.

34. What happens if I move to a country with capital-gains tax?

Your future investment income there may become taxable.

Sav will still provide accurate records for reporting but won’t deduct taxes itself.

35. How do I report investment income if required?

Simply share your Sav tax summary with your tax advisor. It includes all realized gains and dividends earned.

36. Does Sav provide guidance on tax planning?

Sav does not offer tax advice.

37. What happens if I don’t download my statements?

The statements are sent to you by email daily. You may download it at your own convenience.

38. Are Sav statements accepted by auditors or banks?

Yes — they follow DFSA-approved formats and include all transaction IDs, timestamps, and custodial references.

39. Can Sav issue a consolidated “Proof of Assets” letter?

Yes. Upon request, Sav can generate a formal PDF showing your total portfolio value and holdings as of a specific date.

40. How does Sav keep my financial records secure?

All statements and reports are encrypted at rest and in transit.

Only you and authorized compliance officers can access them — never shared with third parties for marketing or analytics.

SECURITY & COMPLIANCE

SECTION 7: SECURITY & COMPLIANCE

How Sav protects your money, personal data, and peace of mind.

1. Is Sav Wealth a regulated platform?

Yes. Sav is regulated **under the category 4 license of the Dubai Financial Services Authority (DFSA)**, the financial regulator for companies operating in the DIFC (Dubai International Financial Centre).

This means Sav must meet strict capital, conduct, and reporting standards to protect customers.

2. What does “regulated by DFSA” mean for me as an investor?

DFSA regulation means we meet strict standards for investor protection.

Sav works with a licensed third party provider to execute and clear transactions for US stocks, ETFs and curated portfolios, and your assets are held securely in your own brokerage account with our regulated partner banks.

This ensures transparency, compliance, and operational safeguards — while you remain in full control of your investment decisions.

3. What is a “Client Money Account”?

A Client Money Account is a segregated account used by regulated brokers to hold customer funds separately from their own company funds.

Sav does not hold your money — cash and securities are held in your own brokerage account enabled by our regulated partner Alpaca.

4. Where is my money held?

When you fund your Sav account, a U.S. dollar brokerage account is opened **in your own name** through our U.S. licensed broker-dealer partner. This is your Sav investment wallet.

Your money sits in this account and remains **solely owned and controlled by you**.

Sav does not hold or pool customer funds — you are the beneficial owner and custodian of your assets at all times. Assets and cash are held with regulated U.S. financial institutions, not by Sav.

5. Does Sav have access to my invested money?

No. Sav can't access or move your money for any purpose other than executing your instructions.

All trades and withdrawals happen through secure, audited banking and custodial rails.

6. How does Sav keep my money safe during transfers?

All transactions go through encrypted channels with two-factor verification.

Funds move between verified accounts only — no third-party redirection is possible.

7. Is Sav Wealth a bank?

Sav Wealth is not a bank. We are a DFSA-regulated fintech offering investment access and AI insights.

We do not take deposits or hold customer funds. Instead, your money and securities are held in accounts in **your own name** with regulated U.S. banks and our licensed broker-dealer partner. Sav provides you with the technology and intelligence.

8. What happens if Sav ever shuts down?

Your money and investments remain safe — they're held in your name with a regulated partner bank.

You can redeem or transfer them directly, independent of Sav's operations.

9. Who oversees Sav's compliance and reporting?

Sav has appointed a Compliance Officer and Money Laundering Reporting Officer to oversee all KYC, AML, and regulatory obligations under DFSA supervision.

10. What is AML (Anti-Money Laundering)?

AML refers to systems and checks that prevent illegal money from being invested or transferred.

Sav performs identity verification, source-of-funds checks, and transaction monitoring as part of this framework.

11. What is KYC (Know Your Customer)?

It's the process of verifying your identity and residence / citizenship before opening your account.

This ensures that all investors on Sav are legitimate and traceable under UAE law.

12. Why does Sav ask for my tax residency or nationality?

To comply with international reporting standards which require financial institutions to disclose account data to the relevant tax authorities when applicable.

13. How does Sav protect against fraud?

Sav uses two-factor authentication (2FA), behavioral monitoring, and transaction verification before processing any fund movements. All our card transactions enforce 3DS security.

14. Can someone hack my Sav account?

This would be an extremely rare situation. All data is end-to-end encrypted, login sessions are device-bound, and any suspicious access attempt triggers instant account lock and verification.

15. What happens if my phone is lost or stolen?

Immediately contact Sav support.

Your account will be frozen temporarily, and access can only be restored after verifying your identity once again.

16. How does Sav protect my personal data?

Your data is encrypted both at rest and in transit using industry-standard AES-256 and TLS 1.3 protocols.

Sav never sells or shares your personal information for marketing purposes.

17. Where is my data stored?

All user data is stored securely on Enterprise grade cloud servers in compliance with DFSA requirements.

18. Can Sav see my bank transactions?

Only if you've connected your bank account voluntarily for insights through secure open banking APIs for our MyMoney feature. You may choose to disconnect your bank account at any time.

Sav can view read-only transaction data — it cannot initiate or alter payments without your explicit consent.

19. What is “open banking consent”?

It's a secure digital permission that allows our regulated third party provider (TPP) to access your financial data solely to deliver personalized money insights.

You can revoke it anytime in the app.

20. How does Sav ensure my consent is secure?

Every consent request is authenticated via your bank.

Sav never stores your credentials; it receives tokenized, read-only access that expires automatically.

21. Can Sav ever make transactions on my behalf without approval?

No. All actions require your explicit in-app confirmation or pre-approved automation (like recurring deposits) that you can cancel anytime.

22. How are Sav employees screened for security?

All employees undergo background verification and annual compliance training to ensure confidentiality and data protection standards are maintained.

23. How often is Sav audited?

Sav undergoes periodic audits by independent external auditors and annual DFSA inspections covering financial, operational, and cyber compliance.

24. What if there's a cybersecurity breach?

Sav has a formal incident response plan in place as per the DFSA guidelines.

25. How does Sav monitor for suspicious activity?

Sav's compliance system tracks unusual login patterns, funding behavior, and transaction anomalies — any red flag triggers an internal review or freeze.

26. What happens if Sav detects suspicious activity on my account?

Your account may be temporarily suspended, and in some cases immediately terminated, while our compliance team verifies the activity. A plausible reason for this is Pattern Day Trading.

You may contact customer support and have any funds that are available in your Investment wallet returned to your bank account.

Once cleared, normal access resumes.

27. How does Sav prevent insider misuse?

All sensitive systems have role-based access control, and every employee action is logged, timestamped, and auditable by compliance teams.

28. What legal protections do I have as a Sav investor?

You're protected by DFSA's **Client Money Rules** and **Conduct of Business (COB)** standards, ensuring that all client funds are ring-fenced and fully traceable.

29. What happens to my funds if Sav's partner bank fails?

Your USD funds and investments are held in accounts in your own name through our U.S.-licensed broker-dealer partner. This means they are **segregated from Sav's and Alpaca's company funds** and **cannot be used to pay company debts**.

- **Uninvested USD** may be protected through the FDIC sweep program (up to the applicable FDIC limits) when enrolled.
- **Invested assets (U.S. stocks & ETFs)** are held by Alpaca's custodial partners and are generally protected under **SIPC coverage** (up to \$500,000, including \$250,000 for cash), subject to SIPC rules.

If a partner bank or Alpaca were to fail, your assets are intended to remain safe, separated, and returned to you under the applicable FDIC or SIPC protection processes.

30. How do I know if a message or email is genuinely from Sav?

All official communication comes from **@sav.money** or verified in-app channels.

Sav will *never* ask for your password, OTP, or banking credentials.

31. How does Sav verify partner institutions?

Sav works only with DFSA- or CBUAE-licensed financial partners and performs due diligence before integrating with any third-party system.

32. Does Sav comply with GDPR or DIFC data laws?

Yes. Sav complies with the **DIFC Data Protection Law (No. 5 of 2020)**, which mirrors GDPR principles — ensuring your right to access, correct, and erase your data.

33. Can I delete my account and all personal data?

Yes. You can request data deletion after closing your account.

Sav will retain minimal regulatory records (for up to at least 6 years) as required by law.

34. How does Sav train its team on compliance?

Every employee completes annual training on AML, consumer protection, and cybersecurity.

Compliance refreshers are mandatory and tracked.

35. What are my rights as a Sav customer?

You have the right to:

- Transparent disclosure of all fees and risks.
- Secure handling of your data and money.
- Clear communication on any issue.
- Access to regulators or independent redress channels if needed.

INTERNATIONAL INVESTING RISKS

SECTION 8: INTERNATIONAL INVESTING RISKS

Understand the realities of global markets — and how Sav helps you navigate them safely.

1. What does “international investing” mean?

It means your money is invested in ETFs that hold assets across multiple countries — giving you exposure to different economies, industries, and currencies.

Sav uses global ETFs to diversify your portfolio beyond the UAE, spreading both opportunity and risk..

2. Are international investments riskier than local ones?

They can carry different types of risk — like currency swings, political shifts, or economic changes abroad.

Sav mitigates this by selecting regulated, liquid ETFs that diversify across geographies and asset classes.

3. What is currency risk?

It's the chance that exchange-rate movements affect your returns.

If the U.S. dollar weakens against the dirham, your USD-based investments may show a temporary dip even if markets abroad rise.

5. What is political or geopolitical risk?

Political events — elections, sanctions, trade wars — can influence markets in certain countries.

Sav manages this by spreading exposure across many regions so no single geographical / political event dominates your portfolio's performance.

6. What is economic risk?

It's when changes in inflation, interest rates, or growth affect markets.

Global ETFs let you balance developed-market stability with emerging-market opportunity, smoothing out volatility.

7. What is regulatory risk?

Each country has its own financial rules. Sometimes, new regulations can affect how companies or funds operate.

Sav only provides you access to ETFs listed on regulated exchanges that meet international reporting standards.

8. What is liquidity risk?

Liquidity risk means you might not be able to sell an investment quickly at your preferred price.

Sav's ETFs are selected for high liquidity and large daily trading volumes, so you can enter or exit easily.

9. What is country-specific concentration risk?

This refers to when a portfolio is too exposed to one region. Sav ensures your portfolio isn't overly dependent on any single country or economy.

10. What is market-timing risk?

Markets abroad may move while your local market is closed. This can cause short-term fluctuations in your portfolio value, but over time, these effects even out.

11. Can foreign governments restrict access to my investments?

This is highly unlikely. Sav provides access to **U.S.-listed stocks and ETFs**, which trade on regulated U.S. exchanges. U.S. markets have strong investor protections and reliable access.

If there are regulatory or geopolitical changes that affect access to U.S. markets, we will inform users and follow the required compliance processes — but such events are rare.

13. What happens if a foreign exchange halts trading?

If a market temporarily closes due to volatility or holidays, Sav will delay transactions until it reopens.

Your investments remain safe and unaffected in custody.

14. What if a country changes its foreign-investment policy?

Sav continuously monitors such events and, if necessary, adjusts portfolio allocations to reduce exposure to impacted regions.

15. What is withholding tax on international dividends?

Many countries deduct a small tax (typically 5–15%) on dividends before distributing them. This is built into your ETF's net performance — Sav shows you the post-tax return.

16. Can I claim back foreign withholding taxes?

In most cases, no. For U.S.-listed stocks and ETFs, a withholding tax is applied to dividends at the source.

Because Sav collects your **W-8BEN tax form**, eligible investors benefit from the applicable U.S. tax treaty rates instead of the default 30%.

These taxes are handled automatically and reflected in your returns — they usually **cannot be reclaimed** separately.

17. What is currency conversion risk on withdrawals?

If your portfolio holds USD assets and you withdraw in AED, exchange rates at the time of withdrawal may slightly affect the final amount you receive.

18. What if global markets crash?

Market downturns are part of the cycle. Global diversification means not all markets fall equally — some assets, like bonds or gold, can cushion declines.

19. Can political events in one region affect my entire portfolio?

Short-term, yes; long-term, rarely. A diversified ETF mix reduces dependency on any one country's political climate.

21. How does Sav monitor global risks?

Sav's AI and risk systems track market, currency, and macroeconomic data daily to identify emerging risks and rebalance portfolios as needed.

22. What is “emerging-market risk”?

Emerging markets often grow faster but can be more volatile due to limited infrastructure or political instability.

Sav allocates only a small, calculated portion of your portfolio to them for higher long-term growth potential

23. What is “developed-market exposure”?

These are stable economies like the U.S., Europe, and Japan — known for strong governance, deep markets, and lower risk. They form the core of most Sav portfolios.

24. What are “frontier markets”?

Frontier markets are smaller, fast-growing economies with higher potential returns and higher risks. Sav’s exposure to them is minimal and monitored closely.

25. How does inflation abroad affect my investments?

High inflation can reduce company profits and returns. Our platform showcases stocks and ETF in more inflation-resilient sectors like commodities, energy, and real-estate-linked assets.

26. What is “counterparty risk”?

It’s the risk that the financial institution facilitating your investment fails to meet its obligations.

Sav mitigates this by using only top-tier, regulated clearing houses.

27. How do global interest-rate changes impact me?

Rising rates often reduce bond prices but can strengthen currencies. However, balanced portfolios adjust exposure automatically across bonds, equities, and cash to adapt to new rate environments.

28. What is “systemic risk”?

It’s the chance that a global event (like a pandemic or financial crisis) impacts all markets. Such risks cannot be completely eliminated, but diversification and disciplined rebalancing reduce its long-term effect.

29. Can my portfolio lose value due to currency exchange alone?

Yes, temporarily. If the foreign currency weakens, your AED value may fall — but over time, currency trends tend to normalize.

30. What's the benefit of taking on some international risk?

It opens doors to new industries, innovation hubs, and long-term growth markets that might outperform your home economy.

31. How transparent are my international holdings?

Completely. You can view each ETF's country and sector exposure directly in the app, along with daily performance data.

32. How does Sav verify global ETF issuers?

At Sav, your investments in U.S. stocks and ETFs are executed and held through **Alpaca Securities LLC**, a **U.S.-registered broker-dealer** regulated by the **Financial Industry Regulatory Authority (FINRA)** and a member of the **Securities Investor Protection Corporation (SIPC)**.

Alpaca provides access to **exchange-listed securities** in the United States — including ETFs — that are **listed and regulated on major U.S. exchanges** such as the NYSE and NASDAQ.

This means:

- Every ETF available on Sav's platform has already gone through **rigorous regulatory review and listing requirements** set by the **U.S. Securities and Exchange Commission (SEC)** and the respective **stock exchange**.
 - Alpaca, as the licensed broker-dealer, conducts **continuous oversight** to ensure that all securities offered are **active, compliant, and tradable** under U.S. regulations.
 - Sav does not independently approve or list ETFs — we rely on Alpaca's **regulated trading infrastructure** and the **U.S. exchange framework** to ensure the ETFs available meet all regulatory and operational standards.
-

33. What's "exchange-rate volatility"?

It's the rate at which one currency moves against another. A portfolio's multi-currency exposure ensures that when one currency dips, another may rise, balancing your overall returns.

35. How do I stay informed about global events that may impact my investments?

Sav's **Wealth Pulse** updates and **AI Insights** summarize key international developments that matter to your portfolio - in plain language, not market jargon.

APP EXPERIENCE & TROUBLESHOOTING

SECTION 9: APP EXPERIENCE & TROUBLESHOOTING

Your guide to navigating the Sav app, fixing issues, and getting help fast.

1. Where can I download the Sav app?

Sav is available on both the **App Store (iOS)** and **Google Play (Android)**. Search for “**Sav Money**” or visit the link on sav.money.

2. How do I log in to my Sav Wealth account?

Open the app → on the homepage tap **Invest Money** → enter your email ID / phone number → Verify your MPIN.

For extra security, 2-factor authentication (2FA) is automatically applied on every new device.

3. What should I do if I forget my password?

Tap “**Forgot Password?**”, enter your registered email, and follow the reset link.

If you signed up using OTP-based login, you'll simply receive a new code instead.

4. Can I log in from multiple devices?

No - log in via only one device at a time. if a new device is signed in, the other one will be automatically signed out.

5. What if my OTP doesn't arrive?

Check your internet, spam folder, and phone signal.

If still missing after 60 seconds, tap **Resend Code** or switch to **email OTP**.

6. Why does the app log me out automatically?

For your safety, inactive sessions close after 10 minutes.

Re-enter your credentials or OTP to resume.

We also compel our users to reset their credentials every 90 days. This is a security measure.

7. How can I update the app?

Go to your app store → **Updates** → **Sav Money**.

Keeping the app updated ensures the latest features and security fixes.

8. Why is my dashboard not updating?

It may be syncing market data. Pull to refresh or close and reopen the app. If it persists, check your Wi-Fi connection.

9. How often is my portfolio refreshed?

Portfolio data updates once markets close and whenever you open the Wealth tab. Real-time changes display during active trading hours.

10. I see “Unable to Load Portfolio.” What does it mean?

This usually means a temporary connection issue between Sav and our brokerage API.

Retry after a minute — your data is safe.

11. Why can't I see my latest deposit yet?

Deposits appear only after the bank confirms settlement (1–2 business days).

Once cleared, the funds show automatically.

12. What if my withdrawal shows ‘Processing’ for longer than expected?

Withdrawals take 1–3 business days.

If it exceeds that, contact support@sav.money with your transaction ID for a trace.

13. How do I contact Sav Support?

Tap **Help** → **Chat with Us** in the app or email support@sav.money.

Our team replies within 24 hours (usually much faster).

14. Can I talk to someone on the phone?

Yes — you can request a callback through chat support / whatsapp / email / in-app chat.

A Sav specialist will reach out during business hours.

15. How do I report a bug or error?

Take a screenshot → tap **Help on the top right corner of your screen** → **Report an Issue** → add details.

This sends diagnostic logs to our tech team for investigation.

You may also directly contact our support team at support@sav.money & we will guide you further.

16. What if the app crashes on launch?

Force-close it, clear cache, and restart your device.

If it persists, reinstall the app — your data won't be lost.

17. Is there a web version of Sav Wealth?

Not yet. The full experience is mobile-only for now, optimized for iOS and Android.

18. Why do I get a “Session Expired” message?

For security, inactive sessions time out.

Simply log back in to continue.

19. How do notifications work?

Sav sends alerts for deposits, withdrawals, portfolio updates, and market insights.

You can manage these under **Settings** → **Notifications**.

20. Can I turn off marketing notifications but keep investment alerts?

Yes. Toggle off **Offers & Promotions** while keeping **Portfolio & Market Updates** on.

21. Why am I not receiving push notifications?

Ensure notifications are enabled in both the Sav app and your phone settings.

22. How do I update my email or mobile number?

Go to **Profile** → **Personal Information** → Edit Contact Info.

Verification may be required for security.

23. How can I see my linked bank details?

Go to **Profile** → **Account Management** → **Manage Banks**

For security, only the last four digits of your account number are shown.

24. What if I accidentally linked the wrong bank?

You may unlink the bank account via the app at any time.

Go to **Profile** → **Account Management** → **Manage Banks**

You can then re-add the correct one by following the same process as before.

25. Why do I see a “Verification Pending” tag?

It means your KYC process or address proof document is under review.

You'll get a notification once approved.

26. How do I check app version and device compatibility?

In **Profile** → **About Sav**, you'll see the current version and OS requirements.

We recommend iOS 15+ or Android 11+.

27. Why can't I upload documents?

Ensure camera and file permissions are enabled.

If upload fails, compress large files or retry on Wi-Fi.

28. Does Sav support multiple languages?

Yes — currently English and Arabic, with more languages coming soon.

29. How do I update my risk profile inside the app?

Go to **Invest your Money** → **View Your Profile** → **Investor Details** → **Check your risk Profile** and adjust your answers.

Your portfolio will rebalance accordingly after confirmation.

30. Why is my portfolio value not loading?

This can happen when global markets are closed or data feeds are temporarily paused. It updates automatically once markets reopen.

If the issue persists, please contact our support team at support@sav.money and we will look into it for you.

31. What if I accidentally closed my account?

No problem. Contact support to reactivate — you may need to re-verify your identity.

32. Can I restore notifications or activity history after reinstalling the app?

Yes — all data and history are securely stored in the cloud and sync once you log back in.

33. What if I travel abroad and can't access the app?

We only require an OTP for users to login - we do not employ any geographical restrictions.

34. Does Sav work with VPNs?

Generally yes, but some VPNs may trigger security checks. Generally, during onboarding VPNs are discouraged as it may affect some advanced onboarding verifications.

35. Can I clear cache without losing my data?

Yes. Clearing cache removes temporary files only — your portfolio and records stay intact.

36. What if I still need help after trying everything?

Our support team is available 6 days a week.

Reach us through whatsapp, in-app chat or email [**support@sav.money**](mailto:support@sav.money) and we'll assist you step by step until it's resolved.

PARTNER INSTITUTIONS & ECOSYSTEM

SECTION 10: PARTNER INSTITUTIONS & ECOSYSTEM

How Sav works with licensed banks, brokers, and financial partners to keep your money safe and your experience seamless.

1. Who are Sav's key financial partners?

Sav works with licensed and regulated financial institutions across banking and brokerage services. Each partner is carefully selected for its regulatory standing, technology reliability, and commitment to investor protection.

2. What role do Sav's partners play?

Every partner supports a specific layer of your experience:

- **Banks:** Hold your money securely in regulated client accounts.
 - **Brokerage partners:** Execute stocks / ETF trades on global markets.
 - **Payment processors:** Enable card, transfer, and top-up services.
-

3. Which bank holds my money?

Your funds are held in a USD account in your own name by our regulated brokerage partner and their partner banks.

4. Who executes my investments?

All trades are executed through our regulated international brokerage partner, ensuring access to global ETFs and transparent pricing.

5. What does it mean that Sav uses a “brokerage partner”?

It means Sav doesn't directly execute your trades — instead, it provides you the technology layer that routes you to trade through an authorized intermediary that executes them under strict supervision.

You as the customer hold full ownership of the stocks / ETFs purchased.

6. Who safeguards my investments?

The safety of your investments is managed by our brokerage partner, ensuring that your assets are ring-fenced and never mixed with company funds.

7. Are Sav's partners regulated?

Each partner operates under their own financial regulator. Sav only integrates with institutions that meet these high global standards.

8. Does Sav's partner bank invest my money?

No. Funds are always held in users' own USD account. They can't be lent out, pledged, or used by the bank for any purpose.

9. How does Sav ensure partner compliance?

Every partner undergoes a rigorous review process covering licensing, audits, capital adequacy, cybersecurity, and consumer protection. This is repeated periodically through Sav's internal compliance program.

11. Are Sav's partnerships exclusive?

No. We integrate with multiple partners to give you access to the best products, not just one institution.

12. What is an "embedded partner product"?

It's when Sav offers a third-party financial product (like a bond, or ETF) within the app, fully integrated into your experience — without you needing to leave the Sav ecosystem.

13. How does Sav verify new partners before onboarding?

Sav conducts due diligence on:

- Regulatory licenses and ownership
- Financial health and capital adequacy
- Operational resilience and tech audits
- AML/CTF and consumer protection standards

Only licensed and verified institutions are onboarded.

14. Can I contact a partner directly about my account?

All consumer interactions are managed through Sav. Partners handle only regulated back-end functions (like trade settlement).

15. How does Sav disclose its partnerships?

Every live partner is listed in Sav's app and customers are asked to review and sign the partner's disclosures at the time of onboarding.

16. Are my data and documents shared with partners?

Only the information required for regulatory compliance or transaction execution is shared — securely and under data-protection laws.

17. What if a partner changes terms or policies?

Sav will inform you in advance of any material change that could affect your account, giving you time to review or opt out.

18. Can partners access my funds directly?

No. Partners operate under strict segregation rules. Only you — through your App — can authorize movement of funds.

19. What due diligence does Sav perform in new jurisdictions?

Sav reviews the local regulator's investor-protection framework, settlement practices, and market stability before offering any exposure there.

21. How does Sav communicate new partnerships?

You'll see announcements in-app and via newsletters — especially when new savings, investment, or card products launch with a regulated partner.

22. What happens if Sav switches partners?

Your funds remain uninterrupted. Sav will transition seamlessly to the new partner and communicate the process well in advance.

FEES & CHARGES

SECTION 12 – FEES & CHARGES

A clear look at how Sav Wealth pricing works, what's free, and where small costs apply.

1. Does Sav charge any account-opening or maintenance fees?

No — there are **no account-opening, setup, or maintenance fees.**

You can open and hold a Sav Wealth account without any recurring cost.

2. What are the trading fees for buying or selling ETFs?

Market Hours:

For every trade, we will charge the **greater of a flat \$1 or 0.25 % of the trade value.**

For example, if you buy \$200 worth of a stock / ETF, the fee is \$1; if you buy \$1,000, it's \$2.50 (0.25 %).

After Market Hours:

For every trade, we will charge the **greater of a flat \$2 or 0.25 % of the trade value.**

3. Are there any government or regulatory fees?

Yes - the following regulatory organizations charge Sav/ our regulated Partners fees for trading that we do pass on to you to cover our costs:

a. The Financial Industry Regulatory Authority (FINRA) charges a regulatory transaction fee and trading activity fee for sell orders. All brokerages are charged these fees.

b. Issuing banks may charge American depositary receipt fees.

Please see our complete [schedule of charges](#) for more details.

4. Do I pay any fees to fund my account?

No — **inbound USD wire transfers are free.**

If a transfer is rejected or returned (e.g., incorrect account number), a \$25 fee may apply from the receiving bank.

Your own bank may also charge foreign exchange (FX) fees, conversion fees, or handling fees when receiving funds, especially if your bank account is not in USD. These charges are outside Sav's control and are determined by your receiving bank.

Please see our complete [schedule of charges](#) for more details.

5. What about withdrawals?

USD withdrawals to your linked bank cost **\$35 per transaction**. The withdrawal fees are exclusive of applicable taxes.

Please see our complete [schedule of charges](#) for more details.

6. Are there any inactivity or closure fees?

No. You can hold your investments or pause activity for as long as you wish — Sav does not charge inactivity fees.

7. Can I transfer my portfolio out to another broker?

Yes — you can request a full portfolio transfer (ACATS out). There is a **\$100 transfer out fee** charged by the clearing broker. Incoming transfers to Sav are **free**.

Please see our complete [schedule of charges](#) for more details.

8. Is VAT applied to these charges?

The schedule of charges are exclusive of applicable VAT. For users in the UAE, a standard applicable VAT of 5% will be levied over the mentioned charges.

Please see our complete [schedule of charges](#) for more details.

9. Do I earn interest on uninvested USD cash?

Yes — eligible idle cash balances participate in Alpaca's FDIC Bank Sweep Program and may earn a **variable APY (~3.25 %)**.

The APY depends on prevailing U.S. interest rate conditions, liquidity in partner banks, and market benchmarks. Sav may adjust the rate passed on to customers based on changes in market rates, costs, or custodial arrangements.

10. How can I view or download the full fee list?

You can review the complete, most recent Schedule of Charges here: [🔗 Sav Wealth Schedule of Charges \(PDF\)](#)

Regulatory fees may change without notice. Sav reserves the right to revise fees with notice.

11. Why does Sav keep fees transparent?

Because we believe clarity builds trust. Sav's pricing is simple and fully visible before any transaction — no hidden spreads, no surprise charges.