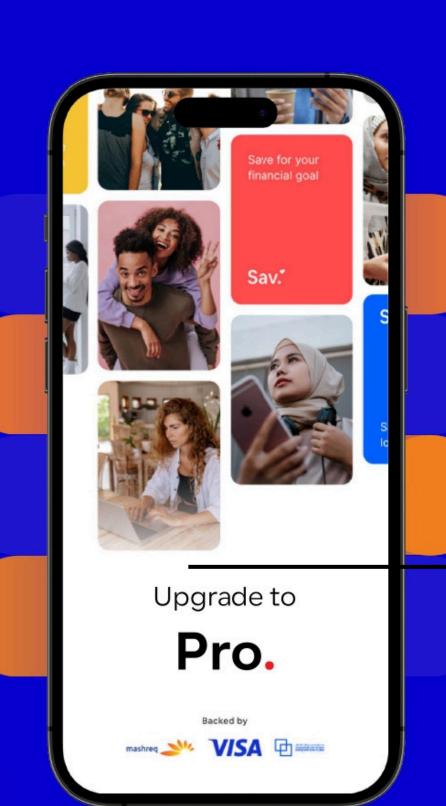


Schedule of Charges

covers a range of activities, including but not limited to:

- Transaction Fees
- Withdrawal Charges
- Currency Exchange Rates
- Account Maintenance Fees

Effective from 1st January, 2025.





Primary Benefits	Sav Standard Free for life	Sav Pro. AED 99 (incl. of VAT)		
Cashback, Rewards and Analytics				
5% Cashback on all purchases via Sav card	Yes. Min. spend AED 2000 in calendar month	Yes. Min. Spend AED 1,000 in calendar month		
Max cashback monthly on transactions with Sav card	AED 125	AED 750		
MyMoney AI- powered analytics and insights	Yes. Connect bank accounts	Yes, connect bank accounts and credit cards		
PayDay Rewards	-	Worth up to AED 1,500 every month.		
Referral (TnCs here)	Yes	Yes		
B1 G1 at 200+ restaurants	Yes	Yes		
Scratch card on every top up	Yes	Yes		
Up to 50% discount on partner salons	Yes	Yes		
Cashback on Gift Cards	Yes	Yes		

Effective from 1st January, 2025

Continued>>





Primary Benefits	Sav Standard Free for life	Sav Pro. AED 99 (incl. of VAT)		
Card and Transactions				
Virtual Card	Free	Free		
Physical Card	AED 31.50	Free		
Contactless Payments	Free	Free		
Replacement Physical Card	AED 31.50	AED 31.50		
Charges per top up	AED 1.00	AED 1.00		
Cash withdrawal (Mashreq Bank ATM, UAE)	1 Free per month, AED 2.1 for each after	5 free per month, AED 2.1 after		
ATM withdrawal limit	AED 5,000 per event, AED 10,000 per day	AED 5,000 per event, AED 10,000 per day		
Cash Withdrawals (Other UAE ATMs)	AED 2.1	2 Free, AED 2.1 per withdrawal thereafter		
Cash Withdrawals (GCC ATMs)	AED 11	AED 11		
Version 1.3 Last updated on 15.01.2025 Cash Withdrawals (Outside UAE)	AED 21	AED 21		
FX Transaction Fees	2.80%	2.30%		

Effective from 1st January, 2025





Primary Benefits	Sav Standard Free for life	Sav Pro. AED 99 (incl. of VAT)		
Goals and other features				
Goals	Unlimited	Unlimited		
Save Now, Buy Later	Yes	Yes		
Shared Goals (Coming soon)	-	Yes		
Smart Rules for Goals	Yes	Yes		
Digital Statements	Free	Free		
Accounts				
Account deletion	Free	Free		

Effective from 1st January, 2025

For queries or concerns, feel free to reach us at support@sav.money or Call us on +971554356597

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