Sav Wealth - Schedule of Charges

(Effective September 2025)

Sav Technologies Limited ('Sav') provides investment access to U.S. equities via its partner broker-dealer Alpaca Securities LLC. All accounts are denominated in USD.

This Schedule of Charges explains the fees and charges that apply to your Sav Investment Account.

1. Trading Fees

Category	Charge
Stocks & ETFs (NASDAQ-listed only)	Market Hours: $1 per trade OR 0.25% of trade value (whichever is higher)
	After Market Hours: $2 per trade OR 0.25% of trade value (whichever is higher)
Other Products (options, bonds, mutual funds, international)	Not available

2. Idle Balances – APY Accounts

Idle Balances	Details
Cash balances	APY ~3.25% (variable, credited monthly). Rate subject to market conditions.*

3. Regulatory & Transaction Fees

We don't charge you fees to open or maintain your account. However, 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.

Fee Type	Charge
FINRA Trading Activity Fee (sells only)	$0.000166 per share (max $8.30/order)
SEC Regulatory Fee (sells only)	$0.0000278 × trade value (min $0.01)
Consolidated Audit Trail (CAT) Fee	$0.0000265 per share (buys & sells)
ADR Custody Fees	$0.01–$0.03 per share (if applicable)

These charges are subject to change; you can view the most updated charges here.

4. Funding and Withdrawals

Service	Charge
Account Top Up -Inbound Wire (USD)	Free
Withdrawal -Outbound Wire (USD)	$35 per transaction
Returned/Rejected Transfers	$25 per transaction (in line with the bank)
Currency Conversion	Not applicable (all accounts in USD) These charges may apply if the funds are not designated to be received in USD.

Your receiving bank may charge its own FX or handling fees if your account is not USD.

5. Transfers & Account Services

Service	Charge
Portfolio Transfer from Sav to another platform (ACATS Outbound)	$100
Portfolio Transfer to Sav from another platform (ACATS Inbound)	Free

DWAC/DRS Transfers (Special transfers, rarely applicable to standard retail users)	$125–$250 per security
DWAC Rejection (Special transfers, rarely applicable to standard retail users)	$100 per rejection
DRS Rejection (Special transfers, rarely applicable to standard retail users)	$200 per rejection
Internal Transfers (Special transfers, rarely applicable to standard retail users)	$50
Electronic Statements & Confirmations	Free

6. Margin & Borrowing

Cash accounts only. No margin trading or short selling available.

7. Important Disclaimers

1. Market access limited to NASDAQ-listed equities and ETFs.
2. Investments are not deposits, not guaranteed, and may lose value.
3. Funds are held with Currencycloud UK in USD.
4. Regulatory fees may change without notice.
5. Sav reserves the right to revise fees with notice.
6. Accounts are FDIC deposit-insured.
7. 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.
8. The withdrawal fees are exclusive of applicable taxes.
9. 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.

All fees, charges, rewards, and offers are subject to Sav's Terms and Conditions, which may be updated with prior notice. Sav is not liable for third-party service failures, technical errors, or losses resulting from external providers, including issues related to Sav Wealth or promotional benefits.

Data usage and user privacy comply with DIFC's Data Protection Law and Sav's Privacy Policy.

*The Annual Percentage Yield (APY) offered on idle cash balances is variable and may change at any time without prior notice. 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. Past APYs are not indicative of future yields. Interest accruals are subject to account eligibility and applicable terms. An FDIC Bank Sweep Program, is an insured deposit program that allows customers who opt-in to earn interest on eligible cash balances and offers expanded FDIC insurance coverage on those cash balances.