



## Introduction

These Terms and Conditions govern the access and use of the 'MyMoney' Service provided on the Sav App ("MyMoney Terms"). By using this MyMoney Service, you agree that you have read, understood, acknowledged, and accepted these MyMoney Terms. You also acknowledge that you have read, understood, acknowledged, and accepted the Standard Terms and Conditions and Sav Privacy Policy available on the Sav Platform ("Sav Terms"). MyMoney Terms shall be read in conjunction with the FAQs related to the MyMoney Service.

Please read these MyMoney Terms carefully before accepting.

## 1. Definitions

- a. For the purpose of these MyMoney Terms, wherever the context so requires, the term:
- b. "**Services**" means the MyMoney feature available on the Sav mobile application ("Sav App") where you can view a consolidated display of all your account balance(s) across different bank accounts on a single platform, i.e., the Sav App.
- c. Any other capitalized terms used but not defined herein shall have the same meaning ascribed to them in the Sav Terms.

## 2. Undertaking

By agreeing to these MyMoney Terms, you agree that you have read and understood, and agree to at all times, be bound by these MyMoney Terms. These MyMoney Terms are in addition to the Sav Terms you have agreed to at the time of availing any services as defined under the Sav Platform. To the extent the agreed Sav Terms are inconsistent with these MyMoney Terms, the MyMoney Terms shall prevail with respect to the MyMoney Service only.

## 3. MyMoney

For enabling the Services, we shall partner with financial institutions, licensed account aggregator(s), or other entities ("Partner Entities"). By availing this Service, you understand and undertake that you shall abide by the terms and conditions of such Partner Entities and shall provide all information as requested by the Partner Entities in order to provide you the Service.

You understand and expressly consent Sav to fetch data fields including but not limited to account balance, masked account number, bank name, etc., to provide you the Service.

You understand and accept that Sav shall provide the Service on a best-effort basis and actual bank account balance(s) could differ from the one consolidated in the Service.

To increase the accuracy of the Service, you must use services from our Partner Entities by way of one-time password authentication on the mobile number used to avail this Service; or as is deemed necessary from your bank for authentication and verification.

After successful authentication, a list of the bank accounts that are linked, with your explicit consent, shall be displayed and you shall have the option to choose which bank accounts can Sav and the Partner Entities access to provide you this MyMoney Service.

A one-time password authentication shall be undertaken for bank account(s) maintained that you wish to link to the MyMoney Service.

Please note that your express consent will be taken before collecting each of the below-mentioned information:

1. List of the bank accounts you wish to link to the MyMoney Service.
2. Details of the bank accounts that you wish to share with Sav, including but not limited to the account balance and the bank statements.
3. The duration for which such consent shall be valid.
4. The frequency at which such information shall be requested from the banks where your bank accounts are maintained.

After providing all the above-mentioned information and accepting these terms, Sav enables you to get a holistic view of your expenses and income as per the information available from the bank statements fetched from your linked bank accounts on a best-effort basis.

You understand that the information displayed shall be updated by Sav (balance displayed shall be time-stamped) at the time decided in its sole discretion, and any transactions undertaken from the bank accounts after such time shall only be reflected on the next information update. You also understand that Sav and Partner Entities only display the information as received from the banks and are not liable for any inaccuracy or incompleteness of the information so received.

You understand and acknowledge that upon enabling clause (i) mentioned above, the consolidated bank amount that shall be displayed on the home screen of the Sav App shall be the latest of the bank amount fetched through the Partner Entities.

You understand that the Service provided by Sav shall be in accordance with its own internal processes and policies and Sav shall have the right at its sole discretion to deny the provision of such Service to you.

## 4. Modifications

Sav may, to the maximum extent permitted by law and in its sole discretion, change or modify any of the MyMoney Terms without intimating the user. Neither Sav, the Partner Entities, nor its agents, affiliates, employees, directors, or representatives shall be liable for any (a) lost profits, loss of goodwill or opportunity, or special, indirect, incidental, punitive, or consequential damages of any kind whatsoever; (b) matter beyond its or their reasonable control, even if Sav or the Partner Entities have been advised of the possibility of any of the aforementioned damages.

*Sav Technologies Limited ("Sav") (F009281) is regulated by the Dubai Financial Services Authority ("DFSA") and holds Category 4 licenses for advising on financial products, arranging deals in investments, advising or arranging on money services, and arranging credit and advising on credit with a Retail Client Endorsement. Sav is registered in Dubai International Financial Centre ("DIFC") (5474) with registered address at Unit IH-00-01-02-OF-01 Level 2, IH-00-01-CP-05, DIFC, Dubai, United Arab Emirates. Sav Technologies Limited is a wholly owned subsidiary of Sav Technologies Inc., with its registered address at 1007 North Orange St., 4th Floor, Wilmington, New Castle, Delaware, USA.*

*Some activities facilitated or arranged through the Sav Platform may be outside the purview of financial services and may not be regulated by the DFSA and are conducted solely in our capacity as a technology services provider. This includes but is not limited to, offering technology tools for financial visualization, spending goal tracking, and discovery of partner offers. Users acknowledge that these services do not constitute financial advice, arrangement, or any regulated financial activity.*