VAULT SAUDI LIMITED COMPANY

Terms and Conditions

Regulated by the Capital Market Authority (CMA) of the Kingdom of Saudi Arabia — CMA license No. 25313-20. Last updated 13 September 2026.

These terms and conditions apply to the provision of certain investment services to you by Vault Saudi Limited Company (**"Vault", "us", "our", "we"**), in relation to your Vault Account. Vault is a company incorporated and registered in the Kingdom of Saudi Arabia, with a paid-up capital of SAR 800,000. Vault is regulated by the Kingdom's Capital Market Authority ("**CMA**") and is licensed by the CMA to engage in the Securities Business of Advising, as defined in the CMA Securities Business Regulations. Vault holds CMA license number 25313-20, and its registered office is located at Building 6312, Street No. 5, Al Malqa District, Riyadh, Kingdom of Saudi Arabia.

The terms and conditions contain important information regarding the services that we will provide to you. For your own protection, you should read them carefully before accepting them. If you do not understand any clause herein, please visit www.vaultwealth.sa and contact us for further information. These terms and conditions and any attachments thereto form an agreement between you and Vault (the "**Agreement**"). This Agreement constitutes your client terms of business generally for purposes of the terms of business requirements of the CMA Capital Market Institutions Regulations, and to the extent that you are classified by Vault as a Retail Client, specifically for purposes of Article 38, Annex 5.2 of the CMA Capital Market Institutions Regulations. This Agreement will come into force when you indicate your acceptance of its terms by typing in your full name and clicking the "Submit" button at the bottom of the screen.

Definitions:

- "**AML-CTF Laws**" means the Royal Decree No. M/20 of 05/02/1439H (corresponding to 25 October 2017), and its implementing regulations, as well as the Law on Combating Terrorism Crimes and Financing, issued by Royal Decree No. M/21 dated 12/02/1439H (corresponding 30 October 2017), and its implementing regulations and the various circulars and guidance issued by the CMA pursuant thereto.
- "**Capital Market Institutions Regulations**" means the Capital Market Institutions Regulations issued pursuant to CMA board resolution 1-83-2005, as amended from time to time.
- "**CMA Glossary of Terms**" means the CMA's glossary of defined terms issued pursuant to CMA board resolution 4-11-2004, as amended from time to time.
- "**CMA Regulations**" means the regulations, rules and guidance issued by the CMA from time to time.
- "**Institutional Client**" has the meaning ascribed to it in the CMA Glossary of Terms.
- "**Investment Portfolios**" means a portfolio of investments that Vault may advise or structure on your behalf from time to time.
- "**Investment Strategy**" means the strategy adopted to advise on structuring and allocating investments in your Investment Portfolio(s) in accordance with your investment goals.
- "**Kingdom**" means the Kingdom of Saudi Arabia.
- "**Privacy Policy**" means our Privacy Policy located at https://vaultwealth.sa/legal/privacy .
- "**Qualified Client**" has the meaning ascribed to it in the CMA Glossary of Terms.
- "**Recommended Allocation**" means an allocation of investments in your Investment Portfolio informed by your risk appetite.
- "**Retail Client**" has the meaning ascribed to it in the CMA Glossary of Terms.
- "**Securities Business Regulations**" means the Securities Business Regulations issued by the CMA pursuant to its board resolution Number 2-83-2005, as amended from time to time.
- "**Vault SmartCash**" means Advising on investing in interest-bearing deposits to optimize cash management.
- "**Vault Account**" means the user account opened by you and maintained with us pursuant to this

Agreement.

- "**Vault Alternative Investment Services Fee**" means the fees charged for the Vault Alternative Investment Services, as more particularly described in Schedule 1

.

- "**Vault Bespoke Advisory Hourly Fee**" means the fees charged for the Vault Bespoke Advisory Services as more particularly described in Schedule 1

.

- "**Website**" means www.vaultwealth.com

.

Defined terms not otherwise defined in this Agreement shall have the meanings ascribed to them in the CMA Regulations available here

.

1. Appointment

This Agreement sets out the terms governing our relationship with you. This includes the basis pursuant to which Vault may make certain Recommended Allocations for your Investment Strategy. Our obligations under this Agreement will commence only after we have received confirmation of your completed account opening process and you have satisfactorily completed all know-your-client, client onboarding, anti-money laundering verification processes required under the applicable CMA Regulations, the AML-CTF Laws, and our internal policies and procedures.

1. Vault provides you with a simple advisory service with a view to you investing your funds in recommended Investment Strategies. We will ask you certain questions about your financial circumstances such as your annual net income and liquid net wealth, to help us identify which Investment Strategy is suitable for you to invest in. We will not advise you on any existing investments you may currently hold, the efficiency of your approach to paying off any debts, tax efficiency (or any other tax advice), or whether any particular income needs will be met. Should you need advice on your wider personal financial circumstances, you may contact your assigned personal advisor or one of our financial advisors at advisors@vaultwealth.com
. In addition to this Agreement, the terms of any Investment Strategy which you adopt and the terms of our Privacy Policy will apply to you. You represent and warrant to us that:
    a. you are duly authorized to enter into this Agreement;
    b. you are over the age of 18;
    c. you are not a resident or citizen of, or the holder of a Green Card issued by, the United States of America;
    d. you are the sole owner of the funds invested through your Vault Account and are, the only person entitled to the funds and assets accessed through your Vault Account;
    e. all information provided to Vault, including but not limited to information submitted during the Know Your Customer (KYC) and client onboarding processes, as well as any information provided for the purposes of client classification pursuant to the CMA Regulations, is complete, true, and accurate to the best of your knowledge at the time of submission;
    f. you undertake to promptly update and notify Vault of any changes to the information provided, or if any information becomes inaccurate or misleading, ensuring that Vault always has the most current and accurate information necessary to comply with regulatory requirements and to provide services under this Agreement; and
    g. you will promptly notify us if any of these representations and warranties ceases to be true.
2. **You acknowledge that an investment carries with it the risk of loss of some or all of the capital you have invested. Furthermore, Vault gives no assurance or guarantees that the value of investments reflected in your Vault Account will not decrease or that the investment reflected in your Vault Account will generate either profits or income, or that any investment or savings goals you may have (even where you notified us of them) will be achieved.**
3. Vault does not provide you with any taxation, administration, legal or accounting services or advice.
4. You acknowledge and agree that where we are required to do so in accordance with CMA Regulations, AML-CTF Laws, and any other applicable law, Vault may at any time cancel, suspend or restrict your Vault Account. Vault is not required to provide you with notice or justification in

circumstances where doing so would breach a Vault obligation under the CMA Regulations, AML-CTF Laws, or other applicable law.

5. This Agreement exclusively governs the relationship between yourself and Vault in relation to the provision of the services described in this Agreement. This Agreement is separate from, and does not relate to, nor does it require you to use, any services offered by Vault Affiliates. Any such other services will be subject to you entering into separate terms of business with the relevant Vault Affiliate.

2. Our standard of care

1. Vault shall provide the services under this Agreement in accordance with the degree of care, diligence, and skill a reasonably prudent financial adviser would exercise in the circumstances.

2. Vault is committed to a client-centric approach in its investment recommendations and does not receive third party commissions for providing advice or making investment recommendations to you pursuant to this Agreement. If you choose to avail yourself of services provided by other Vault affiliate entities ("**Vault Affiliates**"), such Vault Affiliates may pay Vault a portion of the fees that they charge to you. If Vault receives a commission from any unrelated third parties with respect to a specific investment or service, it will disclose this to you in writing.

3. Client Categorization

1. For the purposes of the CMA Regulations, Vault will classify you as either a Retail Client, a Qualified Client, or an Institutional Client. Your client classification will determine certain obligations which Vault may have towards you, including higher disclosure obligations for Retail Clients. Certain products and services may be deemed by Vault to not be suitable to you based on your client classification. You agree and acknowledge that Vault retains full discretion as to what products and services it offers to you. You further agree and acknowledge that you shall promptly disclose any information to Vault which may have a bearing on your client classification.

4. Service overview & Account handling

Vault will provide services under this Agreement as detailed in Schedule 1 (Scope of Services and Fee Structure).

5. Scope of our Advice

1. Following our assessment of your objectives and investor profile, we may provide a Recommended Allocation that we consider suitable for you.

2. We will keep the Recommended Allocation under review to ensure it remains suitable for you, given your risk appetite, investment objectives, and investor profile based on the information that you provide to us from time to time. Vault may elect not to change your Recommended Allocation to take account of short or medium term performance.

3. You agree that you are not obliged to accept any advice provided, or recommendation made, by us (including any Recommended Allocation) and unless otherwise provided for, you retain sole control and authority over your trading and investment decisions and shall be entitled to determine, in your sole discretion, whether to accept, reject or implement an advice, recommendation or opinion (including any Investment Strategy) made by us.

4. You may at any time elect to vary your Investment Strategy, provided that we are not obliged to agree to provide the services hereunder to you on the basis of your proposed investments. You further understand that you shall be solely responsible for ensuring that your proposed strategy and investments entered into are suitable and appropriate for you, taking into account your specific objectives, financial situation, investment experience, knowledge and particular needs.

5. You may instruct us to apply specific restrictions to your Investment Strategy, including: (i) prohibitions on particular issuers, sectors, instruments or asset classes; and (ii) limitations on the use of particular markets, venues, or jurisdictions for execution. Any such restrictions must be provided to us in writing in a clear and specific form. We will acknowledge receipt of your requested restrictions in writing and will maintain a record of the restrictions applicable to your Vault Account.

6. Any services provided to you by other Vault Affiliates will be subject to a separate written contract that you will enter into with the respect Vault Affiliate.

6. Your personal circumstances

1. You are required to contact us if there is a change in your personal circumstances which would affect your client classification or the information you provided to us for purposes of determining your investment objectives and risk appetite, including your responses to our risk tolerance questions and any other specific circumstances that you communicate to us.

2. We will contact you annually with a view to obtaining from you an update on your personal circumstances and investor profile, and KYC information, as necessary. If you do not respond or provide us with the information we ask for, we will not be able to (and accordingly have no obligation) update your Vault Account.

3. You may however, contact us at any time if you wish to discuss your Investment Strategy or the allocation to or performance of investments in your Vault Account.

4. Should you contact us or respond to our request for a review, we may agree to provide you with a revised Recommended Allocation.

7. Your obligations

1. It is your responsibility to ensure that information or documentation provided by you to Vault is correct, accurate, complete, up-to-date, and not misleading in any respect, and that you have notified Vault of any information which could be relevant to the performance of Vault's duties under this Agreement. You will indemnify us and hold us harmless from any liability arising out of any failure by you to provide us with any information or documents that we request, as well as for any error, omission, inadequacy, or inaccuracy in any information and/or documents that you provide to us.

2. You acknowledge that Vault will be relying on the information or documents provided by you to Vault. You will promptly advise Vault of any material change in your financial circumstances. Until such time that Vault is advised of these changes, you acknowledge that Vault shall rely on your Investment Strategy as communicated to us.

3. You will be responsible for all tax returns, filings and reports on any transactions undertaken pursuant to this Agreement and for the payment of all unpaid capital calls, taxes or other liability arising out of, or in connection with, the investments accessed through your Vault Account.

4. You will provide to Vault any documents and information that Vault may require to comply with the requirements of the Kingdom's AML-CTF Laws.

5. Vault will not lend or otherwise extend any credit facilities to you and is not authorized to do so under applicable law.

8. Communication

1. You and Vault may communicate through electronic communication channels made available to you by Vault from time to time, including but not limited to email or via your Vault Account, or by scheduling a call via your Vault dashboard. All written communications should be directed to Vault's registered office at the address set out in this Agreement and on our Website. Complaints should be notified to Vault in accordance with clause 15.

2. All communications between you and Vault must be in English. By entering into this Agreement, you confirm that you can read and understand the English language. If you are in doubt as to the meaning of any clause in any document that we provide to you, please seek independent advice.

9. Delegation and use of third parties

1. Vault may appoint any affiliate or person, delegate or agent of a third party to perform part or all of any of Vault's obligations under this Agreement to the extent permitted under the CMA Regulations, provided that in doing so Vault's responsibility to you for these obligations shall not be reduced.

10. Potential conflicts of interest and disclosures

1. Vault and other Vault Affiliates (together, the "**Group**") provide a number of services to a range of clients and there may be times when there is a conflict between the Group's interest and the duty owed to a client, or a conflict between the differing interests of two or more clients to whom in each case the Group owes a duty. Vault and any affiliate may affect transactions in which Vault, any affiliate, another client of Vault or of an affiliate has, directly or indirectly, a material interest or a relationship of any

description with another party, which involves or may involve a potential conflict with Vault's duty to you.

2. Vault is required to have in place arrangements with a view to taking all reasonable steps to prevent such conflicts of interest constituting or giving rise to a material risk of damage to the interests of its clients. Vault will ensure that such transactions are affected on terms which are not materially less favourable to you than if the conflict or potential conflict of interest had not existed. Vault has a Conflicts of Interest Policy that sets out the types of actual or potential conflict of interest which affect our business and includes details of how these are managed.

11. Fees and charges

1. A monthly subscription fee of SAR 100 is payable for access to the Vault Core Services. Fees for other services are set out in Schedule 1
. Unless agreed otherwise, all fees are due within thirty (30) days of receiving our invoice. These fees are exclusive of any VAT or other similar taxes, which if payable will be payable by you.

2. If you choose to engage a Vault Affiliate, such Vault Affiliate may charge separate fees and charges for the services it will provide to you under cover of a separate contract.

12. Referrals

1. If you were introduced to us by a third party, we do not accept responsibility for any conduct, action, representation or statement of such third party. We may share our fees with or provide such other benefit as we may deem appropriate to such third party or any other third party.

13. Taxation

1. You remain responsible for the management of your affairs for tax and accounting purposes. Vault shall not provide you with tax or accounting advice or services. Vault shall have no responsibility to consider your tax status in providing the services under this Agreement.

2. You will promptly provide to Vault all information or documents that are requested by any tax authority or by Vault in respect of you.

14. Liability

1. Your objectives, as stated in your Investment Strategy, are to be considered only as goals, and while Vault will provide Recommended Allocations which, in its judgement, are suitable, considering (among other things), your profile and investment objectives, Vault does not guarantee the results of any investment and will not be responsible in the event that some or all of such objectives are not realized.

2. Vault shall not be liable for any error of judgement or any other loss suffered by you in connection with the services it provides to you under this Agreement, and in particular, but without limitation, Vault shall not be liable for any other losses suffered by you (which shall include loss of profits, income or capital, costs, expenses, claims or damages) including losses arising from:

   a. negligence, wilful default, fraud or insolvency of any other person;

   b. Vault exercising its limited power of attorney, carrying out or relying on instructions or on any information provided or made available to Vault by you, any appointed representative or agent of yours or any person duly appointed by Vault;

   c. market conditions or changes in market conditions; or

   d. any delayed receipt, non-receipt, loss or corruption of any information contained in email or for any breach of confidentiality resulting from email communication or any consequential loss arising from either of the foregoing.

3. Vault shall not be liable for any consequential, special, indirect or speculative loss or damage, or loss of profits, loss of opportunity, goodwill or reputation suffered by you or any other person.

4. The Website and/or your Vault dashboard are provided "AS IS" on an "AS AVAILABLE" basis without any representations or any kind of warranties whatsoever (whether expressed or implied by law). We and our licensors disclaim to the fullest extent permitted by law all express, implied and statutory warranties, including without limitation, the warranties as to functionality, operability, accessibility, accuracy, correctness, reliability, timeliness, satisfactory quality, merchantability, fitness for a particular purpose, and non-infringement of proprietary rights. Without limiting the foregoing, we do not warrant that our services, functions contained in or access to the Website and/or your Vault dashboard or other

content will be timely, uninterrupted or error-free without omission, that defects will be corrected, or that the Website and/or your Vault dashboard or their contents are free of infection by computer viruses and/or other harmful or corrupting code, program, macro and such other unauthorized software, or that the download, installation or use of any systems or content of the Website and/or your Vault dashboard in or with any computer will not affect the functionality or performance of the computer. We are not responsible or liable for the deletion or failure to store any content maintained or posted by or through the Website and/or your Vault dashboard.

5. The Website and/or your Vault dashboard may contain links to other websites which are not maintained by us. Similarly, other websites may contain links to the Website and/or your Vault dashboard. We have no control over such sites and resources, and you acknowledge and agree that we are not responsible for the availability or contents of those websites and shall not be liable for any damages or injury arising from the availability or contents of those websites. Any links to other websites are provided as a convenience to you as a user of the Website and/or your Vault dashboard, and does not imply our endorsement of the linked website or association with their operators. We disclaim all responsibility and liability, direct or indirect, for any damage or losses (including any virus, spyware, malware, worms, errors or damaging materials contained in the linked sites) caused or alleged to be caused by or in connection with the use or reliance on any such content available on or through any such site or resource, which are accessed and used at your own risks.

15. Complaints

1. We have procedures for handling your complaints fairly and promptly. Should you have a complaint, kindly submit your complaint in writing to: team@vaultwealth.com
.

2. Should we consider that another regulated financial institution is entirely or partly responsible for the matter complained of, we may refer your complaint to that institution. In this instance, we will firstly inform you that another financial institution is entirely or partly to blame and will obtain your consent in writing to refer the complaint to the relevant institution. We will continue to handle any part of the complaint that is not referred.

3. We will try to resolve your complaint as quickly as possible and to your complete satisfaction. If we are unable to satisfactorily address your complaint, you may be able to refer your complaint to the CMA.

16. Termination & Vault account suspension

1. You may close your Vault Account at any time by instructing us to do so through the functions on the Website.

2. Vault may terminate this Agreement and close your Vault Account on thirty (30) days' written notice, by providing you with written notice which may be communicated by electronic mail.

3. This Agreement may be terminated immediately on written notice by either of us, which may be communicated by electronic mail, if the other commits a material breach of this Agreement and if capable of remedy shall not have remedied the same within thirty (30) days after service of notice requiring it to be remedied.

4. Vault may suspend access to your Vault Account without notice to you if:

   a. we have reason to suspect fraud or that the security of the Vault Account has otherwise been breached;

   b. we have reason to suspect that the Vault Account is being used in a way that is contrary to applicable law, including the applicable CMA Regulations, for market abuse, or for the furtherance of a financial crime including money laundering;

   c. you fail to provide us with information that in our reasonable opinion we need to satisfy our obligations under rules and regulations, whether relating to the prevention of financial crime or otherwise; or

   d. we have reason to suspect that the Vault Account is being used in a way that is contrary to sanctions related rules or regulations.

5. To the extent that we are permitted to do so by law and regulation, we will contact you on the suspension of your Vault Account promptly and seek to satisfactorily resolve the issue and will remove the suspension when we resolve the issue. We may be prohibited by law from contacting you or discussing details with you.

17. Consequences of Termination

1. Any termination shall be without prejudice to the rights and liabilities of either party in respect of transactions already initiated or to services already provided.

18. Inurement and Estate

1. In the event of your death, disability or physical or mental incompetence, there will be no automatic termination or change to this Agreement. Your respective successors, executor, administrators, or guardians or controllers acting on your behalf, should contact us to determine the appropriate procedure for the ongoing administration or as appropriate closure of your Vault Account.

19. Confidentiality

1. Both Vault and you will at all times keep confidential information acquired in consequence of this Agreement, except for information which they are bound to disclose under compulsion of law, or by request of regulatory agencies or to their professional advisers.
2. Vault is not obliged either to disclose to you, or, in taking any action in connection with the arrangement of the Vault Account, to take into consideration information: (i) where the disclosure of it to you would be a breach of duty or confidence to any other relevant person; or (ii) which comes to the notice of an employee, officer or agent of Vault but does not come to the actual notice of the individual managing the Vault Account or taking the relevant action.

20. Data protection

1. Your personal data will be collected and processed in accordance with our Privacy Policy. In the event of any inconsistency between this Agreement and the Privacy Policy in relation to the processing of personal data, the Privacy Policy shall prevail. By using the services, you acknowledge that you have read and understood the Privacy Policy.
2. This clause applies where you are a business customer, including where you are classified as a Qualified Client or an Institutional Client. Vault will process personal data in accordance with our Privacy Policy. You represent and warrant that where you act as an intermediary, arranger, distributor, or otherwise request the services for or on behalf of any underlying individual (including, where applicable, any Retail Clients, underlying Qualified Clients or Institutional Clients, end users, beneficial owners or authorized users), you have provided each such individual with our Privacy Policy and any other legally required notices describing Vault's processing.

21. Recording

1. You authorise us and any of our affiliates to record any telephone conversation or any electronic communication conducted between you and us or our personnel, to retain such recordings and use them in such manner as we consider appropriate. The recordings shall be admissible as evidence in legal proceedings and shall have the same probative value as a written original document. You shall not challenge or dispute the admissibility, reliability, accuracy or the authenticity of the contents of such records and you hereby waive any right (if any) to so challenge or dispute. You agree that the recordings made by us shall be conclusive evidence of the contents and shall be binding on you.

22. Force Majeure

1. In the event of any failure or delay in performance of Vault's obligations under this Agreement resulting from acts or circumstances not reasonably within Vault's control, including, but not limited to acts or regulations of any governmental bodies or authorities or securities exchanges, a custodian refusing to act on Vault's instructions or the breakdown, failure or malfunction of any telecommunications or computer service, except for Vault's own systems, Vault shall have no liability for any loss or change in the value of the assets in the Vault Account or any opportunity lost as a result of the above failure or delay.

23. Amendments and Assignments

1. Vault may amend this Agreement on sixty (60) days' written notice of the changes to you, which

may be given by electronic mail. If you do not close your Vault Account prior to the date on which you are notified that the changes will come into effect, you will be deemed to have agreed to the changes and they shall apply to your Vault Account therefrom.

2. This Agreement shall not be assignable by you without the express written consent of Vault.

3. Vault may on thirty (30) day's prior written notice (which may be via email to the email address provided to Vault by you), assign its rights and/or obligations under this Agreement to a third party selected by Vault, including by way of merger, consolidation or the acquisition of all or substantially all of Vault's business and assets relating to this Agreement, provided that: (i) doing so shall not adversely affect your rights or obligations under this Agreement; and (ii) the assignee is to Vault's reasonable satisfaction able to provide an equivalent level of service and regulatory and commercial assurance.

24. General

1. No failure on the part of any party to exercise, and no delay in exercising, any right or remedy under this Agreement will operate as a waiver thereof nor will any single or partial exercise of any right or remedy preclude any other or further exercise thereof or the exercise of any other right or remedy. The rights and remedies provided in this Agreement are cumulative and not exclusive of any rights or remedies provided by law.

2. In the event any provision of this Agreement is adjudicated to be void, illegal, invalid, or unenforceable, the remaining terms and provisions of this Agreement shall not be affected, and each of such remaining terms and provisions shall be valid and enforceable to the fullest extent permitted by law.

3. A person who is not a party to this Agreement has no rights to enforce any term.

4. This Agreement, the Schedules and any other documents annexed to or incorporated by reference are to be construed as one document constituting the agreement of the parties as to the subject matter of this Agreement.

5. This Agreement constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.

6. You and Vault agree that neither party will have any remedy in respect of any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this Agreement. Each party agrees that it shall have no claim for innocent or negligent misrepresentation or negligent misstatement based on any statement in this Agreement.

25. Governing Law

1. The provision of services to you under this Agreement will be governed by and construed in accordance with the laws of the Kingdom. Any dispute arising out of or in connection with this Agreement shall fall within the exclusive jurisdiction of the CMA's Committee for the Resolution of Securities Disputes.

Schedule 1: Scope of Services and Fee Structure

1. Scope of services

1. Vault will assist in the setup of the Vault Account for you, and you authorize us to provide the following services (collectively referred to as the "**Vault Core Services**") in exchange for the monthly subscription fee:

   a. at your request or instruction, provide you with investment advisory services (within a range as may be specified by us) in accordance with the terms of the Agreement; and

   b. provide you with a Recommended Allocation for your personal Investment Strategy.

2. Additionally, Vault offers the following services for fees listed in section 2:

   a. **"Vault Bespoke Advisory Services"**: Personalized financial planning advice tailored to your individual needs.

   b. **"Vault Alternative Investment Services"**: Advising on private market investments, available only to clients classified as Qualified Clients or Institutional Client as defined under the CMA Regulations.

   c. **"Vault SmartCash"**: Advising on investing in interest-bearing deposits to optimize cash

management.

2. Fee Structure

1. Unless otherwise agreed in writing, the following fee structures will apply to your Vault Account and remain in effect until the account is terminated. These fees encompass the range of services provided to you by Vault under this Agreement and are subject to change.
    a. Vault Core Services: A monthly subscription fee of SAR 100.
2. Vault Bespoke Advisory Hourly Fee:
    a. $500/hour for financial planning meetings.
    b. Applies solely to advisory and planning services and will be invoiced separately from any other services.
    c. Invoiced and payable within thirty (30) days of receipt.