

DIASPORA WEALTH · BY REGION · 2026

Save Smart, Invest Bolder

The Best Apps for Africans Abroad — Organised by Region

“You left home to build something. The question is not whether to save — it is where to put your money so it actually works for you.”

Editor’s verification note

This edition was fact-checked against primary and reputable sources as of June 2026. Corrections to the original draft are flagged with a dagger (†). The recurring theme: **cash and savings rates move with central banks**, so any fixed figure dates quickly. Headline corrections:

- **Australia’s super guarantee is now 12%** (since 1 July 2025), not 11%.
- **Robinhood Gold cash is ~3.35% APY** (Feb 2026), not 4.75%; the US IRA limit rose to **\$7,500** for 2026.
- **Trading 212 / Freetrade cash** now pay ~3.5–3.8% via money-market funds, not ~5%; Freetrade’s ISA and SIPP are now on its free plan.
- **Wahed manages ~\$2bn** (it crossed \$2bn in 2026), not \$3bn — the \$3bn figure is the whole EMEA Islamic-ETF market.
- Wise/Revolut “interest” is a variable money-market return, not a fixed savings rate; Keble’s “up to 27%” blends rental income with capital gains.

Why Region Matters

Not every app works in every country. A Nigerian in Paris cannot use Robinhood. A Kenyan in Dubai cannot open a UK Stocks & Shares ISA. The app that is perfect for your cousin in Toronto might be blocked where you live.

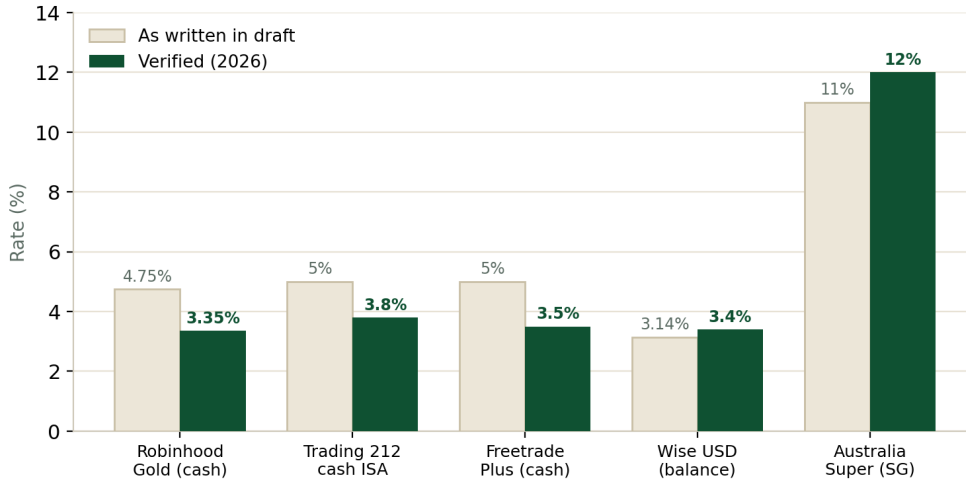
More importantly, **where you live determines your tax advantages**. In the UK, an ISA lets you invest up to £20,000/year completely tax-free. In Canada, a TFSA or RRSP gives similar protection. In France, a Plan d’Épargne en Actions (PEA) shelters stock gains after five years. Ignore these wrappers and you leave free money on the table.

This report organises the best apps by the regions where most of the diaspora actually live — Europe, North America, the Gulf and Australia — and pairs each with the Pan-African apps you should use alongside your local tools. **The core strategy is the same everywhere:** use your host country’s apps for tax efficiency and daily saving, then layer on Pan-African apps for dollar-denominated returns and home-market access.

How to Use This Report

- The 2–4 best local apps for that region (tax-advantaged, legally accessible, regulated).
- The Pan-African apps that work from almost anywhere.
- The pairing strategy — how to use them together.
- The key tax wrappers or local advantages you should not ignore.

Draft vs Verified: Rates Move With Central Banks (2026)



Cash/savings rates fell with rate cuts; Australia's super guarantee ROSE to 12%. Wise/Trading 212/Freetrade pay via variable money-market funds, not fixed savings rates.

Figure 1 — Where the draft's figures drifted from current reality. Verified rates as of 2026.

Region 1 · Europe — France, Germany, UK, Spain, Italy

Africans in Europe are among the largest diaspora groups outside Africa — commonly cited estimates put several million in France and around 3 million in the UK, though figures vary widely with how “African origin” is defined.† The investment environment is strong: tax-advantaged accounts, solid consumer protection and the best multi-currency fintech infrastructure anywhere.

Revolut — Your Financial Command Centre

Best for every African in Europe

Minimum	€1 / £1
Savings	Variable money-market funds, plan-dependent: EUR ~1–2%, GBP higher; not a fixed rate†
Available	30+ European countries
Regulated	EU (e-money / banking entity), UK FCA

If you are in Europe without Revolut, you are managing money the hard way. One app gives a multi-currency account (hold ~25–36 currencies), a card, savings options, ETF trading and crypto. The standout for diaspora users is near-zero-markup currency conversion during market hours — sending EUR to NGN, KES or GHS without heavy bank markups saves real money. Note†: Revolut’s savings sit in money-market funds, so the headline rate is variable, not a guaranteed 3%.

Tax wrapper — France: Revolut is not PEA-eligible (the PEA needs a French institution); use a French broker (Boursorama, Fortuneo) for the PEA and Revolut as your operational hub. **UK:** Revolut has been rolling out a Stocks & Shares ISA for tax-free investing up to £20,000/year — confirm current availability in-app.

Trading 212 — Free Stocks & a Free ISA (UK)

Best for UK-based Africans wanting zero-commission investing

Minimum	£1
Returns	Market-based (S&P 500 long-run avg ~10%/yr); cash ISA ~3.8% AER standard, up to ~4.7% promo†
Available	UK, Europe
Regulated	FCA (UK), CySEC (EU), FSCS-protected

Trading 212 is the most popular commission-free investing app in the UK: zero commission on stocks and ETFs, and a Stocks & Shares ISA with no platform fee. All gains inside the ISA are tax-free. One correction†: the cash rate isn’t a flat ~5% — the standard cash-ISA rate is around 3.8% AER (new-customer promos reach the mid-4s%), paid via money-market funds and so variable.

For a professional in London earning £40,000+, funnelling up to £20,000/year into an ISA of global ETFs is one of the most powerful wealth tools available — the UK effectively removes capital-gains and dividend tax inside the wrapper. Most diaspora professionals never use their full allowance.

Freetrade — ISA + SIPP for the UK

Best for UK-based Africans who also want a pension

Minimum	Free Basic plan (now includes ISA & SIPP)†
Returns	Market-based; cash interest ~2.5–3.5% on paid tiers (not 5%)†
Available	UK
Regulated	FCA, FSCS-protected

Freetrade's edge over Trading 212 is the **SIPP** (Self-Invested Personal Pension). One update†: Freetrade overhauled its pricing — as of 2026 the **free Basic plan includes the ISA, SIPP and a general account** with no commission and no account fee, while paid tiers (Standard/Plus) mainly lower the FX fee and raise cash interest (~2.5–3.5%). The old £4.99 ISA / £11.99 Plus / 5% cash figures are out of date.

The SIPP maths still holds: basic-rate tax relief turns every £800 you contribute into £1,000 before any growth — a 25% uplift — with higher/additional-rate taxpayers reclaiming up to 40–45%.

N26 / Wise — Banking & Saving for Continental Europe

Best for France, Germany, Spain, Italy

Minimum	€1
Savings	Wise: variable money-market return on USD/EUR/GBP†; N26: savings spaces
Available	EU countries
Regulated	EU banking licences; N26 deposits covered up to €100,000

For Africans in continental Europe who can't use Revolut for any reason, N26 provides a fully digital EU bank account with savings spaces and genuine deposit protection up to €100,000 (it holds a German banking licence). Wise remains the best multi-currency option, especially if you receive GBP, USD or CAD while living in a EUR country — just remember its “interest” is a variable money-market return, not a fixed 3.14%.†

Europe Pairing Strategy

Layer	App	Purpose
Daily banking + FX	Revolut	Hold EUR/GBP, send home
Tax-free stocks (UK)	Trading 212 / Freetrade	£20,000/year ISA, no tax on gains
Emergency fund	Wise / N26	Liquid; variable money-market interest
Pension (UK)	Freetrade SIPP	Up to 25%+ government top-up
Dollar returns	Risevest / PiggyVest	10–15% USD (advertised)
African real estate	Keble	Fraction of property from \$10

Region 2 · North America — USA and Canada

Roughly 1.5 million Africans live in Canada and around 3.5 million in the United States (estimates vary).† Both offer some of the most generous tax-advantaged accounts in the world, plus competitive zero-commission fintech.

Robinhood — The Zero-Commission Standard (USA)

Best for Africans in the US, especially newer arrivals

Minimum	\$0
Returns	Market-based; Robinhood Gold cash ~3.35% APY (Feb 2026), not 4.75%†
Available	USA
Regulated	FINRA, SIPC-protected up to \$500,000

Robinhood democratised US investing: zero commission, no minimum, 5,000+ stocks, ETFs, options and crypto. **Robinhood Gold** (\$5/month) adds interest on uninvested cash — but that rate has fallen with the Fed to about **3.35% APY as of early 2026†** (down from ~4.75–5% in 2023–24), so check the live figure.

US tax wrapper — Roth IRA: Robinhood offers one. For 2026 the IRA contribution limit is **\$7,500†** (up from \$7,000), and Roth eligibility phases out above certain incomes (roughly \$160k+ for single filers, indexed annually). Every dollar of growth is tax-free at qualified withdrawal — one of the most powerful tools available to immigrants in America.

Wealthsimple — The Canadian Go-To

Best for Africans in Canada, especially new investors

Minimum	\$0
Returns	Market-based; managed ~7–9% long-run; cash ~4% (variable)
Available	Canada only
Regulated	CIRO; CIPF-protected up to \$1 million

Wealthsimple is Canada's answer to Robinhood — commission-free Canadian and US stocks, plus TFSA and RRSP access. The **TFSA is the first account every African in Canada should open:** the 2026 contribution limit is **\$7,000** (unchanged for a third year), with cumulative room of **\$109,000** for anyone eligible since 2009.† All growth inside it is tax-free, forever — check your CRA account for your exact room.

The **RRSP** is the second priority: contributions cut your taxable income today and grow tax-deferred. Daba Finance also added CAD deposits/withdrawals via Interac, letting Africans in Canada invest directly in African markets.

Acorns — The Discipline App (USA)

Best for North Americans who struggle to save consistently

Minimum	\$0 to open; invests from \$1
Returns	Robo ETF portfolios; historically ~7–9%/yr
Fee	\$1–\$3/month depending on plan
Regulated	SEC, SIPC

Acorns rounds every purchase up to the nearest dollar and invests the difference automatically — spend \$3.60 on coffee, 40 cents goes into your ETF portfolio. Over a year the average user invests a few hundred dollars without feeling it. For anyone who feels they have “nothing left to invest” after rent and remittances, it builds the habit before the amount matters. (Primarily US; availability outside the US is limited.)†

North America Pairing Strategy

Layer	App	Purpose
Daily investing	Robinhood (US) / Wealthsimple (CA)	Zero commission, full market
Tax-free savings	Roth IRA (US) / TFSA (CA)	No tax on gains
Retirement	Traditional IRA (US) / RRSP (CA)	Deduction now, deferred growth
Habit building	Acorns	Automatic round-up investing
Dollar returns	Risevest / Bamboo	10–15% USD (advertised)
African markets	Daba (CAD via Interac)	African stocks from Canada

Region 3 · Gulf / Middle East — Saudi Arabia, UAE, Kuwait, Qatar

An estimated 3+ million Africans live in Gulf countries — one of the most under-reported major diaspora communities. Gulf fintech has matured fast since 2022, with Shariah-compliant platforms serving a large Muslim workforce from Ethiopia, Kenya, Uganda, Somalia and Nigeria.

Wahed Invest — A Leading Islamic Investment Platform

Best for Muslim Africans needing Shariah-compliant investing

Minimum	\$100
Returns	Advertised balanced-portfolio history ~11%/yr (2021–25); not guaranteed
Fee	~0.49–0.79%/yr
Available	UAE, Saudi, Bahrain, Kuwait, USA, UK, Malaysia
Regulated	UAE SCA; US SEC-registered

Wahed (founded 2015) is the go-to for Gulf workers who want to invest within Islamic finance principles, investing in Shariah-compliant equities, sukuk, gold and real estate under an independent Shariah board. It describes itself as the world's leading Islamic fintech and built the first automated Islamic investment platform.

One correction†: Wahed manages roughly **\$2 billion** in assets (it crossed the \$2bn mark in 2026, having taken eight years to reach \$1bn) — **not \$3 billion**. The \$3bn figure refers to the entire EMEA Islamic-ETF market, not Wahed's AUM. For an Ethiopian worker in Riyadh or a Nigerian engineer in Dubai, it still offers a compliant, dollar-denominated account that compounds while you work.

Sarwa — Managed Portfolios + Free Trading (UAE)

Best for the UAE and wider Gulf

Minimum	\$500 managed; \$0 trading
Returns	Advertised halal balanced history ~9.8%/yr; Sarwa Save targets ~3.9% net
Fee	~0.85%/yr managed; zero commission trading
Available	UAE, Saudi, Bahrain, Jordan, Lebanon
Regulated	Dubai Financial Services Authority (DFSA)

Sarwa runs two services side by side: Sarwa Invest (managed halal ETF portfolios) and Sarwa Trade (zero-commission US-equity trading). The Sarwa Save account targets ~3.9% net on cash — useful for Gulf workers who accumulate large USD balances before remitting. Historical return figures are advertised, not guaranteed.

Baraka — Commission-Free US & Gulf Stocks

Best for the UAE and Saudi Arabia

Minimum	\$1 (fractional shares)
Returns	Market-based; built-in halal stock filter
Fee	Zero commission; ~0.5% currency conversion
Available	UAE (Saudi expanding)
Regulated	UAE SCA

Baraka (launched 2021) offers fractional US and Gulf shares from \$1, with an AI-assisted halal screen that classifies stocks against AAOIFI Shariah standards — saving hours of manual research and lowering the barrier for lower-income Gulf workers.

Gulf Pairing Strategy

Layer	App	Purpose
Managed halal	Wahed Invest	Shariah-compliant, advertised ~11% history
Self-directed	Baraka	US/Gulf stocks, fractional from \$1
Managed + cash	Sarwa	~3.9% on cash; ~9.8% halal portfolio history
Dollar fixed income	Risevest	10–15% USD (advertised)
African real estate	Keble	Property from \$10

Gulf-specific note

Gulf workers often pay **no income tax** — so investment returns are kept in full, with no tax drag. That makes consistent investing especially powerful: a Gulf-based African investing 30% of income with zero tax can out-build a European counterpart on a higher salary paying 30–40% income tax.

Region 4 · Australia — South African, East African & Sudanese Communities

Australia is home to over 250,000 Africans — dominated by the South African community (~224,000) with significant East African (Kenyan, Ethiopian, Sudanese, Somali) populations in Melbourne, Sydney and Perth. The fintech ecosystem is mature and ASIC-regulated.

Stake — ASX + US Stocks, Low Flat Fees

Best for investing in both Australian and US stocks

Minimum	Low; fractional US shares available
Fee	AUD \$3 flat per ASX trade; USD \$3 per US trade; FX ~0.55%+
Available	Australia, UK, New Zealand, Brazil
Regulated	ASIC (Australia), FCA (UK)

Stake is one of Australia's most popular low-cost brokers (500,000+ customers). The AUD \$3 flat fee for ASX trades is among the lowest of any CHESSE-sponsored broker — far cheaper than the big banks. **Watch the FX fee** for frequent currency conversion (~0.55–1%); for heavy US trading, a specialist like Interactive Brokers can be cheaper on FX.

CommSec Pocket — The Beginners' Entry Point

Best for those completely new to investing

Minimum	AUD \$50
Fee	AUD \$2 per trade under \$1,000; \$10 flat over \$1,000
Available	Australia only
Regulated	ASIC; backed by Commonwealth Bank

CommSec Pocket is the simplest way to buy a first ETF in Australia — a handful of themed ETF options, a regular deposit, and it runs automatically. Not the cheapest for large portfolios, but for a beginner investing \$50–\$500/month the simplicity (and CBA backing) is worth the slightly higher fee.

Sharesies Australia — The Micro-Investor

Best for starting with very small amounts

Minimum	AUD \$1
Fee	Variable; low for small amounts
Available	Australia
Regulated	ASIC

Sharesies allows fractional investing from \$1 across Australian, US and NZ stocks. Its value is accessibility — you can build a diversified multi-stock portfolio with \$50/month that would cost thousands through a traditional broker. A gentle on-ramp for community members just starting out.

Australia Pairing Strategy

Layer	App	Purpose
ASX + US stocks	Stake	Low flat fees, CHESS-sponsored
Beginner entry	CommSec Pocket / Sharesies	Simple ETFs from AUD \$1–\$50
Superannuation	Your employer super fund	Mandatory 12% employer contribution†
Dollar returns	Risevest / Bamboo	10–15% USD (advertised)
African markets	Daba / Hisa	Nigerian, Kenyan, African stocks

Australia-specific note

Your **superannuation** is the most powerful investment you have here. Since 1 July 2025 every employer must contribute **12%** of ordinary earnings (up from 11%)†. Choose a low-fee fund (e.g. Hostplus, Australian Retirement Trust) and, if you're younger, consider a high-growth option — too many workers leave super on the default setting, costing tens of thousands over time.

The Pan-African Apps — Work From Almost Any Region

These are built for Africans and their diaspora — they work regardless of where you live and exist to give dollar-denominated returns and African-market access no local app can. (The corrections below carry over from the companion app-by-app report.)

Risevest — Dollar Fixed Income

USD fixed income, real estate, US stocks

Minimum	\$10
Returns (advertised)	Fixed income ~10–12%/yr; real estate ~13–15%/yr — targets, not guaranteed†
Works from	UK, USA, Canada, Europe, Gulf, Australia
Regulated	SEC Nigeria; SIPC on US stocks

The anchor of the Pan-African stack. For anyone with dollars earning ~0.5% in a bank, Risevest's fixed-income plan is the most direct upgrade. It also offers a virtual USD account. As always, the yields are advertised targets dependent on market conditions, and “relatively protected” is not capital-guaranteed.

PiggyVest — Savings Discipline, Flex Dollar

Savings + light investment

Minimum	\$1 equivalent
Returns	SafeLock up to ~13%/yr (naira); Flex Dollar ~6–8%/yr (USD)
Works from	Nigeria + diaspora
Regulated	SEC Nigeria

PiggyVest's genius is the lock mechanism — commit money to a term and you cannot touch it until maturity, a boundary-setting tool against family pressure. Its scale is verifiable: it paid out **over NGN 2.6 trillion to users in H1 2025** (with close to 7 million people active that period), and more than NGN 3 trillion since 2016.

Bamboo — Nigerian-Built US Stock Access

US stocks, Nigerian stocks, fixed income

Minimum	~\$20
Returns	Fixed Returns up to ~8%/yr in USD; stocks market-based
Works from	Nigeria + globally
Regulated	SEC Nigeria; SIPC/FINRA via US partner

Founded 2019 and Y Combinator-backed, Bamboo is widely credited as the first to open US-stock access to Nigerians directly from their phones. US holdings sit with a US partner that is a FINRA/SIPC member, with SIPC protection up to \$500,000 — protection against broker failure, **not** investment losses. Coins by Bamboo pairs remittances with investing for diaspora users.

Keble — Own Real Estate From \$10

Fractional real estate (Nigeria, UK, Dubai, USA)

Minimum	\$10
Returns (advertised)	Up to ~30% blending capital appreciation <i>and</i> rental income — not a guaranteed rental yield†
Works from	Most countries globally
Backing	ARM Labs Lagos Techstars accelerator + ARM (backers, not a financial regulator)†

From \$10 you can own a fractional stake in an income-generating property in London, Dubai, Lagos or Abuja, with rental income flowing monthly in proportion to your stake. One correction†: the often-quoted ~27–30% figure **combines capital appreciation with rental income** and is not guaranteed; pure rental yield is far lower. And “Techstars/ARM-backed” is investor backing — it is not the same as being licensed by a financial regulator.

Daba Finance — Invest Directly in African Companies

African stocks, startup equity, bonds, IPOs

Minimum	~\$50
Returns	Market-based; African growth economies
Works from	Globally; CAD deposits via Interac for Canada
Regulated	Multi-market

Daba lets you invest across Nigerian, Kenyan, Ghanaian, Ivoirian, Senegalese and Egyptian capital markets from one app. The 2026 addition of CAD deposit support (via Interac, Wise or Revolut) makes it one of the most geographically inclusive African investment platforms — though returns are market-dependent and African markets remain volatile.

Cowrywise — Mutual Funds & Long-Term Wealth

Mutual funds, stocks, automated savings (Nigeria-linked)

Minimum	NGN 100 (~\$0.06) / \$1
Returns	Money market ~8%/yr; balanced/equity ~10–14%/yr (naira-denominated)
Works from	Nigeria + diaspora
Regulated	SEC Nigeria

Cowrywise manages money in professionally curated Nigerian mutual funds — effectively a Nigerian set-and-forget fund platform. Best for diaspora who want to grow **naira**-denominated wealth for Nigeria-based goals (land, business, family fund).

The Universal Diaspora Savings Framework

Wherever you live, the structure is the same. Apply it with the regional apps above.

Step 1 — Emergency fund (3–6 months of expenses)

Keep this liquid and interest-bearing in your host-currency. Roughly where to hold it:

- **Europe:** Revolut savings or Wise EUR/GBP balance.
- **N. America:** Robinhood Gold cash (~3.35%)† or Wealthsimple cash (~4%).
- **Gulf:** Sarwa Save (~3.9% net).
- **Australia:** a high-interest savings account (e.g. ING, ubank).

Step 2 — Kill currency risk with dollar savings

Move a portion into USD-denominated accounts earning real returns:

- Wise USD — variable money-market return, instant access†.
- Risevest — ~10–15% advertised, typically locked 90+ days.
- PiggyVest Flex Dollar — ~6–8%, more flexible.

Step 3 — Use your host country's tax wrappers first

If you live in	Use this account	Why (2026)
UK	Stocks & Shares ISA	No tax on gains; £20,000/yr
Canada	TFSA first, then RRSP	Tax-free growth; \$7,000/yr TFSA†
USA	Roth IRA	Tax-free withdrawals; \$7,500/yr limit†
Australia	Super (12%) + ETF portfolio	12% employer contribution compounding†
France	PEA	Reduced tax on stock gains after 5 yrs
Gulf	No income tax — invest freely	No tax drag on returns

Step 4 — Layer in Pan-African returns

Once your local wrapper is funded, direct additional savings to Pan-African platforms for dollar returns. An illustrative blend:

A Blended Diaspora Allocation (illustrative)

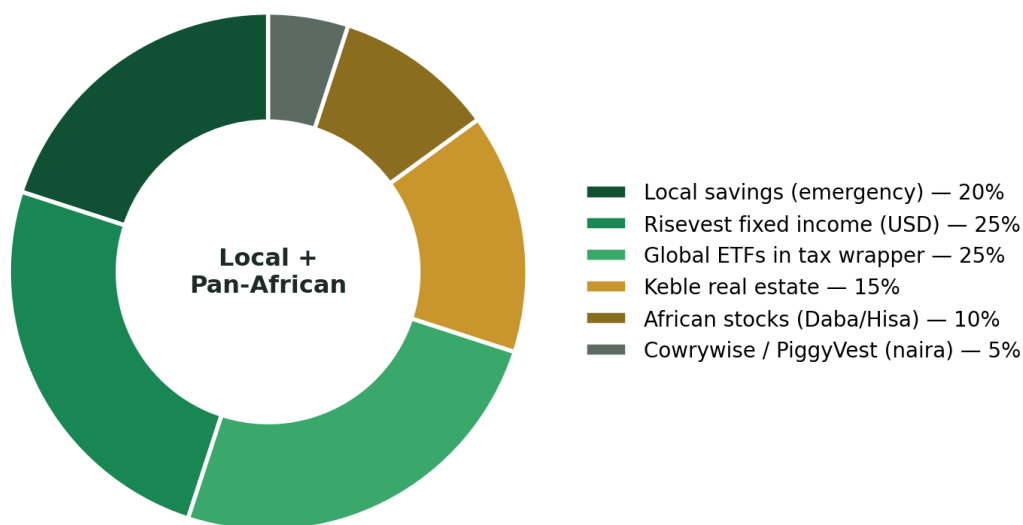


Figure 2 — Illustrative only. Adjust to your income, obligations, risk tolerance and time horizon.

Allocation	App	Return (illustrative)
20%	Local savings (Revolut/Wealthsimple/Sarwa)	3–5% (emergency fund)
25%	Risevest fixed income	~11% USD (advertised)
25%	Global ETFs in tax wrapper (ISA/TFSA)	~8–10% long-run avg
15%	Keble real estate	up to ~30% (incl. gains)†
10%	African stocks via Daba/Hisa	Market variable
5%	Cowrywise / PiggyVest (naira goals)	8–13%

Step 5 — Separate remittances from investments

The mindset shift that changes everything: remittances are a family expense — they do not compound. Budget them like rent: fixed, predictable, capped. Everything above that cap should be invested before it can be redirected. The most powerful financial decision you can make for your family is to **build wealth that outlasts you**, through investments that compound over decades.

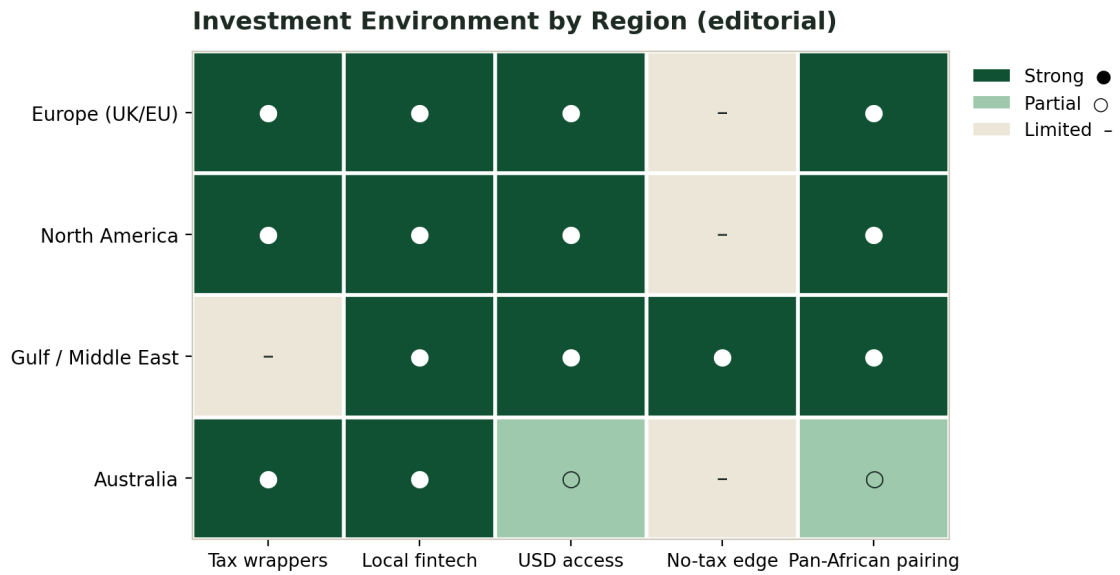


Figure 3 — A high-level read on each region's investing environment. Editorial and illustrative.

Red Flags — Before You Trust Any App

- **Check the regulator** — FCA, ASIC, DFSA, SCA, SEC Nigeria, CMA, or equivalent? Verify on the regulator's own site, not the app's.
- **Look up withdrawal reviews** — can real users actually get their money out?
- **Reject “guaranteed” high returns** — anything promising 30%+ monthly with “no risk” is a Ponzi scheme. Every legitimate return carries documented risk.
- **Check the track record** — PiggyVest paying NGN 2.6 trillion in H1 2025 is verifiable; a six-month-old platform with no payment history is not.
- **Beware FX fees** — some platforms charge high conversion costs that silently erode returns. Read the fee schedule before depositing.

Summary: The Best Setup for Your Region

If you live in	Primary local app	Tax wrapper	Pan-African pairing
France / Germany / Spain	Revolut + local broker	PEA (France) / ETF (Germany)	Risevest + Keble
UK	Trading 212 / Freetrade	Stocks & Shares ISA (£20k/yr)	Risevest + Bamboo
USA	Robinhood	Roth IRA (\$7,500/yr)†	Risevest + Daba
Canada	Wealthsimple	TFSA + RRSP	Daba (CAD) + Risevest
Saudi / UAE / Kuwait	Wahed / Baraka / Sarwa	None (no income tax)	Risevest + Keble
Australia	Stake / CommSec Pocket	Super (12%) + brokerage†	Risevest + Hisa

What was checked — and corrected (†)

Australia super: 12% since 1 July 2025 (was 11% in 2023–24, 11.5% in 2024–25). Draft said 11%.

Robinhood Gold cash: ~3.35% APY (Feb 2026) per Robinhood, not 4.75%. US IRA limit is \$7,500 for 2026 (was \$7,000).

Trading 212 cash ISA: ~3.8% AER standard (promos to mid-4s%), via money-market funds — not a flat ~5%.

Freetrade: ISA and SIPP are now on the free Basic plan; paid-tier cash interest ~2.5–3.5%. The £4.99/£11.99/5% figures are outdated.

Wahed AUM: ~\$2bn (crossed \$2bn in 2026), not \$3bn — the \$3bn figure is the EMEA Islamic-ETF market. Returns quoted are advertised history.

Canada TFSA: \$7,000 for 2026 (unchanged), cumulative room \$109,000 since 2009.

Wise/Revolut “interest”: variable money-market returns, not fixed savings rates. **Keble:** “up to ~30%” blends rental + capital gains; backing is not regulatory status.

Confirmed as stated: UK ISA £20,000 allowance; Robinhood SIPC \$500k and Wealthsimple CIPF \$1m; N26 €100,000 deposit protection; Bamboo (2019, Y Combinator, SIPC); PiggyVest NGN 2.6tn H1-2025 payout; Daba CAD-via-Interac.

Sources: ATO and Australian super funds (12% SG rate); Robinhood help centre (3.35% cash APY, 2026 IRA limit); Trading 212 and Freetrade official pages/help centres (2026 rates and pricing); Wahed press releases and company blog (\$2bn AUM milestone); CRA / Questrade / NerdWallet (TFSA 2026); Wise and Revolut rate pages; and prior-report sources for Risevest, PiggyVest, Bamboo, Keble, Daba and Cowrywise. Compiled and verified June 2026.

Important: Educational information only — not financial, investment, tax or legal advice. Rates and returns are variable and not guaranteed; you can lose money. Tax-wrapper rules and eligibility differ by residency and change over time. Verify any platform's current regulatory status, rates and terms directly before depositing.