```html
<!DOCTYPE html>
<html lang="pt-BR">
<head>
  <meta charset="UTF-8">
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <title>Pesquisas - Pesquisas Online</title>
  <link rel="stylesheet" href="style.css">
</head>
<body>
  <header>
    <h1>Responda Pesquisas</h1>
  </header>
  <main>
    <p class="saldo">Saldo acumulado: <span id="saldo">R$ 0,00</span></p>
    <div id="pesquisas-container">
      <!-- As pesquisas serão geradas dinamicamente pelo JavaScript -->
    </div>
    <a href="sacar.html" class="botao-saque">Sacar</a>
  </main>
  <script src="script.js"></script>
</body>
</html>
```