

New Investor Welcome Rewards

Terms and conditions

1. Eligibility

- 1.1. The campaign is open to new StashAway clients in Malaysia who complete the account approval setup.
- 1.2. Existing clients, including those who have previously invested with StashAway, are not eligible for the Welcome Rewards.

2. Eligible portfolios and rewards

2.1. Simple

- Deposit into Simple and earn an additional +0.15% p.a. rate booster for 6 months from the date of account approval.

2.3. Investment portfolios

- Deposit into any investment portfolio within your first month from the account approval date to earn ETF rewards based on your net deposit amount:

Tier	Net deposit (MYR)	ETF reward (MYR)
1	RM2,000—RM4,499	RM30
2	RM5,000—RM9,999	RM70
3	RM10,000—RM49,999	RM150
4	RM50,000 and above	RM300

- Net deposits below RM2,000 do not qualify for an ETF reward.
- Rewards are calculated based on net new deposits (deposits minus withdrawals) into Investment portfolios made within the first month after account approval. Cumulative deposits are allowed.
- Internal transfers from Simple, Simple Plus into investment portfolios are eligible.
- Deposits into the following Investment portfolios qualify for the ETF reward: General Investing by StashAway, General Investing by BlackRock®, Shariah Global Portfolio, Responsible Investing, Flexible Portfolios, and Thematic Portfolios.
- The ETF reward will be distributed in the form of Gold ETF units equivalent to the client's qualifying tier and credited in MYR value.

- If the client does not have a Gold ETF portfolio, StashAway will create a Gold ETF portfolio on the client's behalf to process the reward.

2.3.1 ETF Rewards Risk Warnings

- The risk classification for the ETF reward options is as follows:
Gold: Aggressive
- By investing in an investment portfolio, the client agrees to receive the Gold ETF reward, and acknowledge that the Gold ETF may exceed their recommended risk level.
- StashAway reserves the right to issue an equivalent reward into a StashAway Simple™ portfolio if we assess that the Gold ETF is not suitable for the client.
- If the client does not have a StashAway Simple™ portfolio, StashAway will create a Simple portfolio on the client's behalf to process the reward.

2.4. ETF Explorer

- Deposit and enjoy unlimited free buy orders for the first month after account activation.
- Only fresh deposits into ETF Explorer portfolios enjoy the free buy order welcome promotion.

2.5. Clients can enjoy all four rewards, provided that they fulfil the criteria needed to receive them.

3. Reward fulfilment

3.1. Clients do not need to apply any vouchers to enjoy the Welcome Rewards.

3.2. Rewards will be fulfilled as follows:

Portfolio	Reward	Fulfilment details
Simple	+0.15% p.a. rate booster	Activated automatically for 6 months after account activation.
Investment portfolios	ETF reward	Assessed based on the portfolio's AUM on the 30th day after account approval. The ETF reward will be issued by the 28th of the following month (e.g., if the 30th day falls on 28 November, the ETF reward will be issued by 28 December).
ETF Explorer	Free buy orders	Activated automatically for the first month after account activation.

3.3. Qualifying funds must remain invested in the portfolio until the reward distribution date for the client to remain eligible for the reward. If the portfolio is closed or funds are withdrawn before the reward is credited, the reward will be forfeited.

4. Key definitions

- **“Welcome Rewards”** refers to a set of rewards that new StashAway investors receive upon successful account approval.
- **“Account activation date”** refers to the date a client’s StashAway account is approved and ready to receive deposits. You will be notified via email and push notification from StashAway that your account has been approved.
- **“Qualifying deposit”** means any fresh funds deposited into eligible portfolios.
- **“Net deposit amount”** means the total value of deposits minus withdrawals made in eligible portfolios during the qualifying period.
- **“Investment portfolios”** refer to the eligible StashAway portfolios listed in Section 2.3.
- **“ETF reward”** refers to a fractional ETF (e.g., Gold ETF) credited into the client’s account based on the qualifying tier.
- **“Booster”** refers to the temporary increase in projected rate applied to the Simple portfolio.

5. General conditions

- 5.1. Each eligible client may only receive the Welcome Rewards once.
- 5.2. Rewards are not exchangeable for cash or any other form of credit.
- 5.3. StashAway reserves the right to verify eligibility, adjust or revoke rewards for incorrect, ineligible, or fraudulent transactions, and to amend or terminate the campaign at any time without prior notice.
- 5.4. Returns are not guaranteed. Actual performance may differ depending on market conditions.
- 5.5. This campaign is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to purchase any financial product or subscribe to or enter into any transaction.
- 5.6. This campaign does not take into account your personal circumstances, e.g. investment objectives, financial situation or particular needs, and shall not constitute financial advice. You should consult your own independent financial, accounting, tax, legal or other competent professional advisors.

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