

# Terms and Conditions

## New Investor Welcome Promotions

The following terms apply to the new client promotions offered by StashAway as part of the WELCOME campaign. By participating, you agree to be bound by these terms.

### 1. Eligibility

- 1.1. Promotions are open to new clients who sign up and have their StashAway account approved.
  - 1.2. A new client is defined as a user who has never made a deposit into any StashAway portfolio.
  - 1.3. Each eligible client may benefit from more than one promotion from this campaign.
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### 2. Welcome promotions

#### 2.1. Cash Booster – 0.25% p.a. on Simple deposits

- Automatically applied for all new clients – no voucher code required.
- The booster applies to the total AUM in Simple and comprises:
  - 0.10% p.a. valid until 31 December 2025, and
  - 0.15% p.a. valid for 6 months from voucher activation.
- No minimum or maximum deposit amount applies.

#### 2.2. Cash Booster – 0.2% p.a. on Simple Plus deposits

- Automatically applied for all new clients – no voucher code required.
- No minimum or maximum deposit amount applies.

#### 2.3. Zero-Fee Investing – 3-month fee waiver

- Automatically applied for all new clients – no voucher code required.
- Offers a fee waiver on up to **\$25,000 SGD** invested into eligible investment portfolios for 3 months.
- Eligible portfolios include:
  - General Investing powered by StashAway
  - General Investing powered by BlackRock®
  - Responsible Investing
  - Flexible Portfolios
  - Singapore Investing

- Income Investing
  - Shariah Global Portfolios
  - Thematic Portfolios
- Cash management (Simple, Simple Plus, Simple Guaranteed), ETF Explorer and Private Market portfolios are excluded.

### 2.3. Refer a friend – 6-month fee waiver

- For every friend that you refer and who funds their account, both of you are entitled to a 6-month management fee waiver, for up to \$10,000 SGD of assets under management.
- If you refer 2 friends and they both invest at least \$1 SGD, \$20,000 SGD of your assets under management would be managed for free for 6 months. 3 friends, \$30,000 SGD; and so on.
- This promotion applies to all StashAway portfolios except StashAway Simple™, Simple Plus, and Simple Guaranteed.
- Refer as many people as you like! We don't have a limit on the number of people you refer.

#### Requirements:

- Your account must be funded with any amount.
- Your referee must not have an existing account.
- Your referee must sign up via the referral link.
- After your referee registers, their account needs to be funded within 30 days.

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### 3. Additional notes

- 3.1. Projected returns (e.g., 3.1% p.a. for Simple) are **not guaranteed** and may change.
- 3.2. Promotions are non-transferable and cannot be exchanged for cash or other benefits.
- 3.3. StashAway reserves the right to modify, extend, or cancel the promotions at any time without prior notice.
- 3.4. Any misuse or fraudulent activity may result in disqualification from the campaign.