

New Investor Welcome Rewards

Terms and conditions

1. Eligibility

1.1. The campaign is open to new StashAway clients in Singapore 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

- Earn an additional +0.5% p.a. rate booster for 3 months, capped at the first \$10,000 SGD deposited.
- The boosted rate applies only to deposits made during the first 3 months since account approval and is on top of the prevailing projected rate.

2.2. Simple Plus

- Earn an additional +1% p.a. rate booster for 3 months, capped at the first \$10,000 SGD deposited.
- The booster applies to new deposits made during the first 3 months since account approval and is on top of the prevailing annualised yield to maturity (YTM).

2.3. Investment portfolios

- Invest in 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 (SGD)	ETF reward (SGD)
1	\$1,000—\$3,499	\$10
2	\$3,500—\$4,999	\$30
3	\$5,000—\$9,999	\$40
4	\$10,000—\$19,999	\$80
5	\$20,000—\$49,999	\$160
6	\$50,000+	\$300

- Net deposits below \$1,000 SGD 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 cash portfolios (e.g. Simple, Simple Plus) into investment portfolios are eligible.
- Eligible funding sources: cash only.
- Deposits into the following Investment portfolios qualify for the ETF reward: General Investing by StashAway, General Investing by BlackRock®, Singapore Investing, Shariah Global Portfolio, Responsible Investing, Flexible Portfolios, Income Investing, and Thematic Portfolios.
- The ETF reward will be distributed in the form of S&P 500 ETF units equivalent to the client's qualifying tier.
- If the client does not have an S&P 500 ETF portfolio, StashAway will create a single ETF portfolio on the client's behalf to process the reward.

2.4. ETF Explorer

- Enjoy unlimited free buy orders for the first month after account activation.

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

2.6. The \$340 SGD Welcome Rewards value communicated in the marketing communication is for illustration purposes only. It is rounded and calculated based on an example below:

Investment	Value
Invest \$10,000 SGD in Simple Plus for 3 months	\$25 SGD
Invest \$10,000 SGD in Simple for 3 months	\$12.50 SGD
Invest \$50,000 SGD in investment portfolios within the first month	\$300 SGD
Make 2 buy orders via ETF Explorer within the first month	\$2 SGD
TOTAL:	\$339.5 SGD

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	+0.5% p.a. rate booster	Credited as a full rebate for 3 months within 31 days after the booster expiry date (e.g., if the booster expired on 27 January, the rebate will be credited by 28 February).
Simple Plus	+1% p.a. rate booster	Credited as a full rebate for 3 months within 31 days after the booster expiry date (e.g., if the booster expired on 27 January, the rebate will be credited by 28 February).
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., S&P 500 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 and the increase in annualised yield to maturity (YTM) to the Simple Plus 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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