November New Investor Welcome Rewards Terms and conditions

1. Eligibility

- The campaign runs from 1 November 2026 to 30 November 2026, both dates inclusive (“Campaign period”).
- The campaign is open to new StashAway clients in Singapore who complete the account verification process or made their first ever investment during the Campaign period.
- 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 cash or SRS into Simple and earn an additional **+3% p.a. return booster** for 1 month, capped at the first $10,000 SGD.
- The return booster applies to funds invested during the first month after account approval and is on top of the prevailing projected rate.

2.2. Simple Plus

- Deposit cash or SRS into Simple Plus and earn an additional **+3.1% p.a. return booster** for 1 month, capped at the first $10,000 SGD.
- The return booster applies to eligible funds invested during the first month after account approval and is on top of the prevailing annualised yield to maturity (YTM).

2.3. Investment portfolios

- Invest cash or SRS into an eligible managed portfolio and enjoy **zero investing fees** for 3 months, on a combined investment portfolio value of up to $500,000 SGD.
- The promotion waives StashAway’s management fees for the first 3 months after account approval.
- Any combined investment portfolio value above $500,000 SGD will be charged management fees according to the pricing structure on the website.
- The eligible investment portfolios are General Investing by StashAway, General Investing by BlackRock®, Singapore Investing, Shariah Global Portfolio, Responsible Investing, Flexible Portfolios, Income Investing and Thematic Portfolios.

2.4. ETF Explorer

- Make a one-time or cumulative investment of at least $1,000 SGD into ETF Explorer within the first month after account approval and receive **$50 SGD in ETF rebates**.
- Qualifying investments include fresh cash or SRS deposits, and transfers from any portfolio into an ETF Explorer portfolio.
- The qualifying investment amount is calculated based on cumulative eligible deposits and transfers, less withdrawals from ETF Explorer portfolios during the qualifying period. Market gains or losses do not count towards the $1,000 SGD requirement.
- Each eligible client may receive a maximum of $50 SGD in ETF rebates under this campaign, regardless of the number of ETF Explorer portfolios funded or the amount invested above $1,000 SGD.
- The ETF rebate will be distributed to the ETF Explorer portfolio with the highest balance at the point of reward distribution.
- The rebate will be credited in the currency of that portfolio. Where currency conversion is required, the SGD-equivalent rebate will be converted using the prevailing exchange rate on the day before the reward is issued and rounded to two decimal places.

3. Reward fulfilment

- Clients can enjoy all three rewards, provided that they fulfil the criteria needed to receive them.
- Clients do not need to apply any vouchers to enjoy the Welcome Rewards.
- Rewards will be fulfilled automatically as follows:

Portfolio	**Reward**	**Fulfilment details**
Simple	+3% p.a. return booster for 1 month	Credited as a rebate by the end of the following month after the booster expiry date.
Simple Plus	+3.1% p.a. return booster for 1 month	Credited as a rebate by the end of the following month after the booster expiry date.
Investment portfolios	Zero investing fees for 3 months, up to $250,000 SGD	Automatically activated for the first 3 months after account approval.

ETF Explorer	$50 SGD in ETF rebates	Credited by 31 December 2026, subject to meeting the $3,000 SGD qualifying investment requirement within the first month after account approval.

- Qualifying funds for the Simple, Simple Plus and ETF Explorer rewards must remain invested in the relevant portfolio until the reward distribution date for the client to remain eligible for the reward.
- If the relevant portfolio is closed or qualifying funds are withdrawn before the reward is credited, the corresponding reward will be forfeited.

4. General

4.1. Each eligible client may only receive the Welcome Rewards once.
4.2. Rewards are not exchangeable for cash or any other form of credit.
4.3. 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.
4.4. Returns are not guaranteed. Actual performance may differ depending on market conditions.
4.5. 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.

Terms and conditions last updated on 1 November 2026.