

# StashAway Enhanced Referral Campaign

## Terms & Conditions

### 1. Campaign period

This campaign runs from 4 September 2025 to 15 October 2025 (both dates inclusive).

### 2. Definitions

- **Referrer**—an existing client who refers a friend to invest with StashAway.
- **Referee**—a referred friend who invests with StashAway.
- **Investment portfolios**—General Investing by StashAway, General Investing by BlackRock®, Singapore Investing, Shariah Global Portfolio, Responsible Investing, Flexible Portfolios, Income Investing, and Thematic Portfolios.

### 3. Eligibility

- The campaign is open to all existing StashAway clients with an active account.
- Referees must be new to StashAway and have not previously signed up for an account.
- Referees must sign up using the referrer's unique referral link during the campaign period. Only sign-ups made via the referral link qualify for rewards.

### 4. Referral rewards for referrers

For each successful referral during the campaign period, referrers will receive:

1. Free investing for 6 months on up to \$10,000 SGD (applies across investment portfolios only).
2. A bonus of \$30 SGD, credited into the referrer's Simple portfolio.

If the referrer does not have a Simple portfolio, one will be created automatically to credit the bonus. The referrer may choose to withdraw or transfer the reward at any time.

To qualify as a successful referral:

- A referee must complete onboarding and invest a minimum of \$1 SGD into any StashAway portfolio during the campaign period.

There is no limit to the number of friends that referrers can refer during the campaign period.

## **5. Rewards for referees**

New clients who sign up with the referrer's referral link during the campaign period will enjoy:

1. A 0.25% p.a. boosted rate for Simple until 31 December 2025. The promotional 0.25% p.a. Simple rate booster includes a 0.1% p.a. rebate expiring on 31 December 2025 and a 0.15% p.a. expiring 6 months from the account activation date.
2. A 0.3% p.a. boosted rate for Simple Plus until 31 December 2025. The promotional 0.3% p.a. Simple Plus rate booster includes a 0.1% p.a. rebate expiring on 31 December 2025 and a 0.2% p.a. expiring 6 months from the account activation date.
3. Free investing for 6 months on up to \$10,000 SGD (investment portfolios only).

## **6. Reward crediting**

- The \$30 SGD bonus will be credited to the referrer's Simple portfolio usually within 7 business days.
- The free-investing reward will be automatically applied to the referrer's account once the referral is verified.
- The free-investing reward will be automatically applied to the referee's account once the referral is verified.
- The Simple and Simple Plus rate boosters will be automatically applied to the referee's account once the account is verified.
- To receive the Simple and Simple Plus booster rebates, new clients must maintain active Simple and/or Simple Plus portfolios. If the portfolios were closed, the rebate would be forfeited.

## **7. General**

- StashAway reserves the right to amend or withdraw this campaign at any time without prior notice.
- By participating, you agree to these Terms & Conditions and StashAway's general Terms of Service.
- StashAway reserves the right to review and verify the authenticity of all referrals. We may withhold referral rewards from any client we determine to be fraudulent or created for the sole purpose of misusing the referral program or campaign.

Last updated on 12 September 2025.