

StashAway Reserve Birthday Programme

Terms & Conditions

1. Programme Overview

1.1. The StashAway Reserve Birthday Programme ("Programme") offers eligible clients a management fee waiver on qualifying deposits made during their birthday month, subject to these Terms and Conditions.

1.2. For each qualifying deposit into an Eligible Portfolio made during the applicable promotional period, the client will receive a 100% waiver of management fees on that deposit amount for a period of three (3) months (the "Benefit Period").

1.3. The Programme is effective from 1 February 2026, unless otherwise stated.

2. Eligibility

2.1. The Programme is open to StashAway Singapore Reserve clients only.

2.2. To qualify, clients must make a fresh external deposit into an Eligible Portfolio during the applicable promotional period, as defined in Section 3.

2.3. Eligible Portfolios:

- General Investing by StashAway
- General Investing by BlackRock®
- Singapore Investing
- Income Investing
- Responsible Investing
- Shariah Global Portfolio
- Thematic Portfolios
- Flexible Portfolios

2.4. Non-Eligible Portfolios:

- ETF Explorer
- StashAway Simple™
- StashAway Simple™ Plus
- StashAway Simple™ Fixed
- USD Cash Yield
- Private Market Portfolios

3. Qualifying Deposit Rules

- 3.1. Only net new external deposits qualify. Internal transfers between StashAway portfolios do not qualify.
- 3.2. Except as set out in Sections 3.6 and 3.7, deposits must be made during the client's birthday month to qualify for the Programme.
- 3.3. Clients may make multiple deposits during the applicable promotional period. All qualifying deposits made within that period will be aggregated and treated as a single tranche for the purpose of the fee waiver.
- 3.4. Both cash and SRS deposits are eligible.

3.6. Launch-Specific Exception (January 2026 Cohort)

- 3.6.1. Notwithstanding Sections 1, 2, and 3 above, clients who receive the Programme invitation email dated 10 February 2026 will be eligible to participate if they make a qualifying deposit within thirty (30) days from the date of receipt of that email, regardless of their actual birthday month.
- 3.6.2. All other terms of the Programme, including deposit thresholds, Eligible Portfolios, and the Benefit Period, apply equally to these clients.

3.7. Reserve Onboarding Timing Exception

- 3.7.1. Where a client joins StashAway Reserve during their birthday month, and therefore becomes a Reserve client only after the start of that birthday month, the Programme will apply in the immediately following calendar month.
- 3.7.2. In such cases, the client must make a qualifying deposit during the following calendar month in order to be eligible for the Programme, and all other terms of the Programme shall continue to apply.

4. Benefit Structure

- 4.1. Clients who meet the qualifying deposit threshold will receive a 100% waiver on StashAway's management fee for the qualifying deposit amount.
- 4.2. The fee waiver applies for a period of three (3) months from the date the qualifying deposit is invested.
- 4.3. After the Benefit Period ends, standard management fees will apply to the deposit amount.
- 4.4. The fee waiver applies only to StashAway's management fee. Fund-level fees charged by underlying fund managers remain applicable.

4.5. The Programme benefit may be received once per birthday month, per calendar year, or once per applicable promotional window where an exception applies.

5. General

5.1. StashAway reserves the right to amend, withdraw, or extend this promotion at any time without prior notice.

5.2. In the event of suspected fraud, manipulation, or misuse, StashAway reserves the right to disqualify participation or revoke any granted benefits.

5.3. StashAway reserves the right to decline granting the benefit to clients who do not fulfil the eligibility criteria.

5.4. Any disputes arising from this Programme will be resolved at the sole discretion of StashAway.

5.5. By participating in the Programme, clients are deemed to have accepted and agreed to be bound by these Terms and Conditions, including any subsequent amendments.

Last updated: 10 February 2026