

StashAway SRS Campaign 2025

Terms & Conditions

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Kindly refer to section 2 to determine your eligibility, and proceed to either section 2.1, 2.2 or 2.3 to view your eligible SRS rewards.

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1. Campaign period

This campaign runs from 3 November 2025 to 30 January 2026 (both dates inclusive).

2. Eligibility and rewards

New and existing investors of StashAway are eligible for specific SRS rewards based on the client's eligibility as defined below:

2.1 New clients

Defined as clients who make their first-ever deposit into StashAway between 3 November 2025 and 30 January 2026.

2.2 Existing clients with a funded SRS portfolio

Defined as clients who made their first SRS deposit to a StashAway SRS portfolio before 3 November 2025.

2.3 Existing clients without a funded SRS portfolio

Defined as clients who made their first deposit into any StashAway portfolio before 3 November 2025 but have never funded a portfolio using SRS funds.

2.1 New clients

Reward 1: +0.2% p.a. Rate Booster on Simple Plus

- Deposit **fresh SRS funds** into Simple Plus to enjoy a 0.2% Simple Plus Rate booster for 6 months.
- Clients do not need to apply any promo code to receive the rate booster.
- The Simple Plus Rate Booster increases the return on all funds in Simple Plus by waiving the management fee for 6 months from the voucher activation date.

Reward 2: 12-month management fee rebate on selected SRS investment portfolios

- Deposit **fresh SRS funds** into selected investment portfolios during the campaign period to enjoy a 12-month management fee rebate of up to 0.8% p.a.
- The selected investment portfolios are:
 - General Investing by StashAway
 - General Investing by BlackRock®
 - Singapore Investing
 - Shariah Global Portfolio
 - Responsible Investing
 - Flexible Portfolios
 - Income Investing
 - Thematic Portfolios
- Clients do not need to apply any promo code to receive the management fee rebates.
- Only fresh SRS deposits made during the campaign period are eligible.
- Internal transfers between StashAway portfolios do not qualify.
- Withdrawals during the campaign period will affect the calculation of net deposits.
- The management fees are calculated according to StashAway's investment portfolio pricing structure. Refer to <https://www.stashaway.sg/pricing> for more information.
- The management fee rebates will be distributed to the eligible SRS investment portfolios on a quarterly basis by 30 April 2026, 31 July 2026, 31 October 2026 and 31 January 2027, respectively.
- The eligible SRS investment portfolio(s) must maintain at least 80% of their qualifying SRS deposit amount until the rebate distribution date.
- The eligible SRS investment portfolio(s) that have undergone withdrawals reducing their balance by more than 20% before distribution will forfeit the rebate.

Reward 3: Free buy orders for SRS ETF Explorer portfolio(s)

- Clients **must apply** the promo code **ETFXSRS2025** before funding their ETF Explorer portfolio to waive the \$1 USD buy order fee funded via SRS.
- The free buy orders are only eligible after the voucher is applied and during the campaign period.
- To apply promo codes on the app:
Open the app → Menu (top left) → Promotions → enter **ETFXSRS2025**.

2.2 Existing clients with a funded SRS portfolio

Reward 1: 1-month management fee rebate on SRS Simple Plus portfolio(s)

- Deposit **fresh SRS funds** into Simple Plus to enjoy a 1-month management fee rebate on Simple Plus.
- Clients do not need to apply any promo code to receive the management fee rebate.
- The management fee rebate increases the return in Simple Plus by rebating the management fee back into the SRS Simple Plus portfolio.
- Only fresh SRS deposits made during the campaign period are eligible.
- Internal transfers between StashAway portfolios do not qualify.
- Withdrawals during the campaign period will affect the calculation of net deposits.
- The management fee rebate for Simple Plus is fixed at 0.2% p.a.
- The 1-month management fee rebates will be distributed to the eligible SRS Simple Plus portfolio(s) by 30 April 2026.
- The eligible SRS Simple Plus portfolio(s) must maintain at least 80% of their qualifying SRS deposit amount until the rebate distribution date.
- The eligible SRS Simple Plus portfolio(s) that have undergone withdrawals reducing their balance by more than 20% before distribution will forfeit the rebate.

Reward 2: 2-month management fee rebate on selected SRS investment portfolios

- Deposit **fresh SRS funds** into selected investment portfolios during the campaign period to enjoy a 2-month management fee rebate of up to 0.8% p.a.
- The selected investment portfolios are:
 - General Investing by StashAway
 - General Investing by BlackRock®
 - Singapore Investing
 - Shariah Global Portfolio
 - Responsible Investing
 - Flexible Portfolios
 - Income Investing
 - Thematic Portfolios
- Clients do not need to apply any promo code to receive the rate booster.
- The 2-month management fee rebates are calculated based on the cumulative net deposit amount during the campaign period.
- Only new SRS deposits made during the campaign period are eligible.
- Internal transfers between StashAway portfolios do not qualify.
- Withdrawals during the campaign period will affect the calculation of net deposits.
- The management fees are calculated according to StashAway's pricing structure. Refer to <https://www.stashaway.sg/pricing> for more information.

- The 2-month management fee rebates will be distributed to the eligible SRS investment portfolios by 30 April 2026.
- The eligible SRS investment portfolio(s) must maintain at least 80% of their qualifying SRS deposit amount until the rebate distribution date.
- The eligible SRS investment portfolio(s) that have undergone withdrawals reducing their balance by more than 20% before distribution will forfeit the rebate.

Reward 3: Free buy orders for SRS ETF Explorer portfolio(s)

- Deposit **fresh SRS funds** into ETF Explorer to enjoy free buy orders during the campaign period.
- Clients **must apply** the promo code **ETFXSRS2025** before funding their ETF Explorer portfolio with SRS funds to waive the \$1 USD fee.
- The promo code is only applicable during the campaign period.
- To apply promo codes on the app:
Open the app → Menu (top left) → Promotions → enter **ETFXSRS2025**.

2.3 Existing clients without a funded SRS portfolio

Reward 1: 3-month management fee rebate on SRS Simple Plus portfolio(s)

- Deposit **fresh SRS funds** into Simple Plus to enjoy a 3-month management fee rebate.
- Clients do not need to apply any promo code to receive the management fee rebate.
- The management fee rebate increases the return on all funds in Simple Plus by rebating the management fee back into the SRS Simple Plus portfolio.
- Only fresh SRS deposits made during the campaign period are eligible.
- Internal transfers between StashAway portfolios do not qualify.
- Withdrawals during the campaign period will affect the calculation of net deposits.
- The management fee rebate for Simple Plus is fixed at 0.2% p.a.
- The 3-month management fee rebates will be distributed to the eligible SRS Simple Plus portfolio(s) by 31 May 2026.
- The eligible SRS Simple Plus portfolio(s) must maintain at least 80% of their qualifying SRS deposit amount until the rebate distribution date.
- The eligible SRS Simple Plus portfolio(s) that have undergone withdrawals reducing their balance by more than 20% before distribution will forfeit the rebate.

Reward 2: 4-month management fee rebate on selected SRS invested portfolio(s)

- Deposit **fresh SRS funds** into selected investment portfolios during the campaign period to enjoy a 4-month management fee rebate of up to 0.8% p.a.
- The selected investment portfolios are:
 - General Investing by StashAway
 - General Investing by BlackRock®
 - Singapore Investing
 - Shariah Global Portfolio
 - Responsible Investing
 - Flexible Portfolios
 - Income Investing
 - Thematic Portfolios
- Clients do not need to apply any promo code to receive the rate booster.
- The 4-month management fee rebates are calculated based on the cumulative net deposit amount during the campaign period.
- Only new SRS deposits made during the campaign period are eligible.
- Internal transfers between StashAway portfolios do not qualify.
- Withdrawals during the campaign period will affect the calculation of net deposits.
- The management fees are calculated according to StashAway's pricing structure. Refer to <https://www.stashaway.sg/pricing> for more information.

- The 4-month management fee rebates will be distributed to the eligible SRS investment portfolios by 31 July 2026.
- The eligible SRS investment portfolio(s) must maintain at least 80% of their qualifying SRS deposit amount until the rebate distribution date.
- The eligible SRS investment portfolio(s) that have undergone withdrawals reducing their balance by more than 20% before distribution will forfeit the rebate.

Reward 3: Free buy orders into SRS ETF Explorer portfolio(s)

- Deposit **fresh SRS funds** into ETF Explorer to enjoy free buy orders during the campaign period.
- Clients **must apply** the promo code **ETFXSRS2025** before funding their ETF Explorer portfolio with SRS funds to waive the \$1 USD fee.
- The promo code is only applicable during the campaign period.
- To apply promo codes on the app:
Open the app → Menu (top left) → Promotions → enter **ETFXSRS2025**.

3. Private Credit fee waiver (Only for verified Accredited Investors)

- Deposit **fresh SRS funds** into a Private Credit portfolio during the campaign period to enjoy a 3-month management fee waiver.
- Clients must apply the promo code **PCSR25** on the app before funding their Private Credit portfolio to waive the 3-month management fee.
- The promo code is only applicable during the campaign period.
- To apply promo codes on the app:
Open the app → Menu (top left) → Promotions → enter **PCSR25**.
- The 3-month management fee waiver is only applicable to a single subscription during the campaign period. So if, for example, you applied the voucher on the app and funded your Private Credit portfolio for the subscription in November 2025, it will only waive the management fees for this subscription.
- Subsequent subscriptions would not be eligible for the management fee waiver once it has been used.

4. Bonus rebate for all clients

- Deposit **fresh SRS funds** into eligible investment portfolio(s) during the campaign period to qualify for a bonus rebate, which is in addition to the investment portfolio management fee rebate.
- Only new SRS deposits made during the campaign period are eligible.
- Internal transfers between StashAway portfolios do not qualify.
- Withdrawals during the campaign period will affect the calculation of the bonus rebate.
- The eligible SRS investment portfolio(s) must maintain at least 80% of their qualifying SRS deposit amount until the rebate distribution date.
- The eligible SRS investment portfolio(s) that have undergone withdrawals reducing their balance by more than 20% before distribution will forfeit the rebate.
- The bonus rebate will be distributed by 30 April 2026 to your StashAway SRS portfolio.
- The bonus rebate is fixed based on the net deposit tier below:

Tier	Deposit (SGD)	Bonus rebate (SGD)
1	\$10,000	\$15
2	\$15,000	\$22.50
3	\$20,000	\$30
4	\$30,000	\$45
5	\$50,000	\$75
6	\$100,000	\$150

- For example:
 - Scenario 1: John makes a net deposit of \$15,000 SGD into the General Investing by StashAway portfolio during the campaign period. John will be eligible for a bonus rebate of \$22.50 SGD from tier 2, on top of the management fee rebate.
 - Scenario 2: Angel makes a net deposit of \$35,700 SGD into the Singapore Investing portfolio during the campaign period. Angel will be eligible for a bonus rebate of \$45 SGD from tier 4, on top of the management fee rebate.
- The eligible SRS investment portfolios for the bonus rebate are:
 - General Investing by StashAway
 - General Investing by BlackRock®
 - Singapore Investing
 - Shariah Global Portfolio
 - Responsible Investing
 - Flexible Portfolios
 - Income Investing
 - Thematic Portfolios
 - Private Credit
- SRS deposits into the following portfolios do not qualify for the bonus rebate:
 - StashAway Simple™
 - Simple Plus
 - Simple Guaranteed
 - ETF Explorer Portfolios

5. General

- StashAway reserves the right to amend, withdraw, or extend this promotion at any time without prior notice.
- In the event of suspected fraud, manipulation, or misuse, StashAway reserves the right to disqualify participation, withhold rebates, or revoke any granted rewards.
- StashAway also reserves the right to decline granting the reward to clients who do not fulfil the eligibility criteria.
- Any disputes will be resolved at the sole discretion of StashAway.
- By entering the promotion, you are deemed to have accepted and agreed to be bound by these terms and conditions, as well as any subsequent amendments made thereto.
- StashAway reserves the right to refuse entry or refuse to award anyone in breach of these terms and conditions.

Terms and conditions last updated on 3 November 2025.