SRS Campaign
Terms and Conditions

Eligible clients who invest fresh Supplementary Retirement Scheme (“SRS”) funds with StashAway during the Campaign Period may receive cash rebates and earn raffle entries for a chance to win $1,000 SGD in ETF rewards, subject to the terms and conditions below.

1. Campaign Eligibility

1.1. New Clients

1. New Clients are individuals who successfully complete their StashAway account verification and make their first-ever deposit between 1 November 2026 and 29 January 2027, both dates inclusive.
2. Eligible New Clients who invest a cumulative minimum of $1,000 SGD in fresh SRS funds into any StashAway portfolios during the Campaign Period will qualify for a one-time **$50 SGD cash rebate**.
3. Eligible New Clients may also earn raffle entries for a chance to win **$1,000 SGD in ETF rewards**, subject to the conditions in Section 4.
4. Eligible New Clients may enjoy the rewards under this Campaign in addition to any prevailing StashAway welcome rewards, subject to the respective promotions' terms and conditions.

1.2. Existing Clients

1. Existing Clients are individuals who have funded their StashAway accounts before 1 November 2026.
2. To participate, Existing Clients must apply the promotional code **SRS2026** on the StashAway app during the Campaign Period.
3. Eligible Existing Clients who invest a cumulative minimum of $1,000 SGD in fresh SRS funds into eligible StashAway portfolios during the Campaign Period will qualify for tiered **cash rebates of up to $100 SGD**.
4. Eligible Existing Clients may also earn raffle entries for a chance to win **$1,000 SGD in ETF rewards**, subject to the conditions in Section 4.

2. Eligible SRS Investments

2.1. New Clients

1. Fresh SRS deposits into **any StashAway portfolio** that supports SRS investments will qualify towards the $50 SGD cash rebate and earn raffle entries.

2.2. Existing Clients

1. Fresh SRS deposits into eligible StashAway portfolios that support SRS investments will qualify towards the tiered cash rebates and earn raffle entries.
2. SRS investments into SGX-listed ETFs through ETF Explorer will not count towards the qualifying investment amount for Existing Client cash rebates or earn raffle entries.

2.3. Qualifying Deposits

1. Qualifying deposits refer to fresh SRS funds transferred from a client's SRS bank account into eligible StashAway SRS portfolios during the Campaign Period.
2. Qualifying deposits across multiple eligible SRS portfolios will be aggregated to determine the client's cash rebate eligibility and investment-based raffle entries.
3. Transfers between existing StashAway portfolios, investment gains, and existing portfolio balances will not count as fresh SRS deposits.
4. All qualifying deposits must be successfully received by StashAway by 29 January 2027.

3. Cash Rebate Rewards

3.1. New Client Cash Rebate

1. Eligible New Clients who invest a cumulative minimum of $1,000 SGD in fresh SRS funds during the Campaign Period will receive a one-time **$50 SGD cash rebate**.
2. The cash rebate will be fulfilled by 31 March 2027, subject to the applicable eligibility and holding requirements.

3.2. Existing Client Cash Rebate

1. Eligible Existing Clients who apply promotional code **SRS2026** and invest fresh SRS funds during the Campaign Period will qualify for cash rebates based on their cumulative qualifying investment amount, according to the following tiers:

Cumulative qualifying SRS investment	Cash rebate
$1,000 SGD and above	$10 SGD
$10,000 SGD and above	$30 SGD
$30,000 SGD and above	$60 SGD
$50,000 SGD and above	$100 SGD

2. Each eligible Existing Client will receive the cash rebate corresponding to the highest qualifying investment tier achieved during the Campaign Period, subject to the holding requirements.
3. Each eligible Existing Client may receive a maximum cash rebate of $100 SGD under this Campaign.
4. The cash rebate will be fulfilled by 31 March 2027, subject to the applicable eligibility and holding requirements.

4. $1,000 SGD ETF Rewards Raffle

4.1. Eligibility and Raffle Entries

1. Both eligible New Clients and Existing Clients may participate in the $1,000 SGD ETF rewards raffle.
2. Clients will earn **one (1) raffle entry for every $1,000 SGD of qualifying fresh SRS funds invested** into eligible StashAway portfolios during the Campaign Period.
3. Qualifying SRS investments across multiple eligible portfolios will be aggregated to calculate the total number of raffle entries earned.
4. Raffle entries will be calculated based on completed multiples of $1,000 SGD. Any remaining amount below $1,000 SGD will not earn an additional raffle entry. For example:
    a. $1,000 SGD invested = 1 raffle entry
    b. $2,000 SGD invested = 2 raffle entries
    c. $15,300 SGD invested = 15 raffle entries
    d. $35,700 SGD invested = 35 raffle entries
5. Only investments into eligible portfolios specified in Section 2 will qualify for investment-based raffle entries. For Existing Clients, investments into SGX-listed ETFs through ETF Explorer are excluded.
6. Raffle entries earned through qualifying SRS investments may be combined with additional raffle entries earned through successful referrals, as specified in Section 5.

4.2. Raffle Prizes

1. Eligible clients will stand a chance to win **$1,000 SGD worth of ETF rewards**.
2. Each winner may select an ETF reward from one of the following four investment categories: S&P 500 UCITS, Global Equities (FTSE), Gold, Semiconductors
3. The ETF reward will be credited to the winner's eligible StashAway SRS portfolio.
4. Winners will be selected through a raffle draw conducted by StashAway after the Campaign Period.
5. Winners will be notified using their registered StashAway contact details, subject to the applicable reward fulfilment requirements.

5. Referral Raffle Entries

1. Both New Clients and Existing Clients are eligible to earn additional raffle entries by successfully referring friends to StashAway during the Campaign Period.
2. For each successful referral, the referring client will receive **10 additional raffle entries** towards the $1,000 SGD ETF rewards raffle.
3. A successful referral is defined as a new client who:
    - Signs up for a StashAway account using the referring client's unique referral link; and
    - Successfully makes a first investment with StashAway during the Campaign Period.
4. Referral raffle entries will be awarded to the referring client and are in addition to any raffle entries earned through qualifying fresh SRS investments.
5. Referral raffle entries are not subject to the minimum $1,000 SGD qualifying SRS investment requirement.
6. Each successful referral may only be counted once for the purpose of awarding additional raffle entries.
7. Any separate referral rewards offered under StashAway's prevailing referral programme will be governed by the applicable referral programme terms and conditions.

6. Holding Requirements and Withdrawals

6.1. New Clients

1. New Clients must maintain their qualifying SRS investments until 15 March 2027.
2. Withdrawals that reduce the client's qualifying SRS investment amount below $1,000 SGD before 15 March 2027 will result in disqualification from the $50 SGD cash rebate and investment-based raffle entries.
3. Clients must maintain an active StashAway account and eligible portfolio until the rewards are fulfilled.

6.2. Existing Clients

1. Existing Clients must maintain their qualifying SRS investments until 15 March 2027.
2. Withdrawals from eligible SRS portfolios during the Campaign Period or before 15 March 2027 will reduce the qualifying investment amount used to determine cash rebate tiers and investment-based raffle entries.
3. If the remaining qualifying investment amount falls below the minimum requirement for a previously achieved cash rebate tier, the client's cash rebate will be adjusted to the corresponding lower tier.
4. If the remaining qualifying investment amount falls below $1,000 SGD, the client will no longer qualify for the cash rebate or earn raffle entries.

7. Reward Fulfilment

1. Cash rebates and ETF raffle rewards will be fulfilled by 31 March 2027 into the eligible client's StashAway account, subject to clients satisfying all applicable Campaign requirements.
2. ETF raffle rewards will be credited to the winning client's eligible StashAway SRS portfolio.
3. Where currency conversion is required, the SGD-equivalent reward may be converted into the applicable portfolio currency using StashAway's prevailing exchange rate at the time of fulfilment.
4. Clients must maintain an active StashAway account and eligible portfolio at the time of reward fulfilment.
5. Clients who fail to satisfy the applicable Campaign eligibility or holding requirements may forfeit their rewards.

8. General

1. StashAway reserves the right to amend, withdraw, or extend this promotion at any time without prior notice.
2. In the event of suspected fraud, manipulation, or misuse, StashAway reserves the right to disqualify participation, withhold rebates, or revoke any granted rewards.
3. StashAway also reserves the right to decline granting the reward to clients who do not fulfil the eligibility criteria.
4. Any disputes will be resolved at the sole discretion of StashAway.
5. 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.
6. 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 1 November 2026.