

Regular Investing Advantage Programme

Terms and Conditions

The Agreement	Summary
<p>The Regular Investing Advantage Programme ("Programme") is a customer engagement initiative offered by Asia Wealth Platform Pte Ltd (Company No. 201624878Z) ("StashAway") to encourage and recognise consistent long-term investing behaviour.</p> <p>The Programme is designed to reward customers who demonstrate disciplined and regular investing habits over time. It is intended to support customers in building sustainable long-term investment practices.</p> <p>Programme benefits are provided at StashAway's discretion and may evolve over time.</p> <p>In addition to the terms and conditions as set out in the Account Opening Agreement which shall be incorporated by reference <i>mutatis mutandis</i>, the specific terms and conditions set out below (the "Terms and Conditions") will apply in respect of the Regular Investing Advantage Programme operated by StashAway. To the extent that there are any inconsistencies between these Terms and Conditions and the Account Opening Agreement, the provisions of these Terms and Conditions will prevail.</p> <p>By electronically accepting or acknowledging the Terms and Conditions, using our Services or signing up for an Account with StashAway, you represent and undertake, and are deemed to have read and accepted these Terms and Conditions.</p>	<p>This column on the left sets out the Terms and Conditions that govern the Regular Investing Advantage Programme run by StashAway (i.e. us). These Terms and Conditions apply between you and us. You will only be eligible to receive benefits under the Programme if you have agreed to these Terms and Conditions.</p> <p>This Summary in this right column provides a short explanation of the Terms and Conditions.</p> <p>This is not legally binding and not comprehensive, and you are encouraged to read and understand the Terms and Conditions.</p> <p>If there are any differences between the Summary and the Terms and Conditions, the Terms and Conditions prevail.</p>
<p>1. DEFINITIONS</p> <p>1.1 Unless the context otherwise requires, terms and references defined or construed herein shall have the same meaning and construction as ascribed to them in the Account Opening Agreement.</p> <p>1.2 Where the context so admits, the words and expressions used in these Terms and Conditions shall have the following meaning:</p> <p>"Account Opening Agreement" the Account Opening Agreement between you and Asia Wealth Platform Pte. Ltd., as available on our website at https://www.stashaway.sg/legal</p> <p>"Discretionary Benefit" means a discretionary benefit that we may decide in our sole discretion to grant you in respect of your Account or our Service;</p> <p>"Regular Investing Advantage Programme" or "Programme" means the programme under which we may (but shall not be obliged to) from</p>	<p>You can refer to the Account Opening Agreement for the meaning of certain words and expressions used in these Terms and Conditions.</p>

<p style="text-align: center;">time to time grant you a Discretionary Benefit.</p>	
<p>2. GENERAL TERMS</p> <p>2.1 We may (but shall not be obliged to) from time to time operate the Regular Investing Advantage Programme and grant you Discretionary Benefit(s) pursuant to the Programme.</p> <p>2.2 To be eligible for participation in the Programme, you hereby accept and consent to the following terms:</p> <p>(a) the features and characteristics (including the nature, value, mechanics, criteria and structure) of the Programme and each Discretionary Benefit thereunder shall be determined by us in our sole discretion and notified to you;</p> <p>(b) the Programme and grant of Discretionary Benefit(s) thereunder shall be subject to such other terms, conditions and/or criteria as we may specify and vary from time to time. There may be one or more types of Discretionary Benefits that may be granted by us under the Programme, and you must fulfil the criteria (as specified by us and notified to you) applicable to a specific Discretionary Benefit in order to be eligible for and granted the Discretionary Benefit. For the avoidance of doubt, (i) notwithstanding that you may have fulfilled the criteria to be eligible for the grant of a Discretionary Benefit, we may in our sole discretion refuse to grant you the Discretionary Benefit, and (ii) your being eligible for a particular Discretionary Benefit does not qualify you to be eligible for the Discretionary Benefit indefinitely, or for another type of Discretionary Benefit;</p> <p>(c) we have the sole and absolute discretion to determine whether you have fulfilled any terms, conditions and/or eligibility criteria to qualify for the Programme and/or for the grant of any Discretionary Benefit;</p> <p>(d) your participation in the Programme does not give rise to any contractual entitlements on your part to receive benefits under the Programme;</p> <p>(e) we retain the right to, in our sole discretion, reverse, cancel, vary or claw back any Discretionary Benefit that has been granted to you if we subsequently determine that any terms, conditions and/or eligibility criteria applicable to the Programme or the Discretionary Benefit were not met, including where any relevant transaction or placement is voided, refunded, varied or reversed;</p> <p>(f) the Programme or Discretionary Benefit is not a product or service offered by us, and you will not be afforded any regulatory safeguards or protections in respect of the same;</p>	<p>From time to time, we may decide to grant you Discretionary Benefits as part of the Regular Investing Advantage Programme.</p> <p>There may be different types of discretionary benefits with different operational mechanics, criteria and features as decided by us. Participation in the Programme is available to customers who hold a StashAway account and meet the eligibility criteria set by StashAway for each type of discretionary benefit. Whether you have met any such criteria would be entirely up to us.</p> <p>The specific eligibility criteria, operational details, and features for each type of discretionary benefit may be described separately in our website, application, or Programme materials or FAQs, which may set out:</p> <ul style="list-style-type: none"> • Qualifying portfolios; • Minimum or recurring investment requirements; • Measurement periods; • Eligibility thresholds; • Programme tiers or recognition levels; • Types of benefits or acknowledgements; and • Any other relevant information. <p>These eligibility criteria, operational details, and features may be updated periodically. Benefits are not guaranteed and may be modified, replaced, or discontinued at StashAway's discretion.</p> <p>Please note that even if you may have met the eligibility criteria, we may nevertheless decline to</p>

<p>(g) participation in the Programme does not entail us providing you with investment advice;</p> <p>(h) unless we notify you otherwise, no Fees will be charged for the Programme;</p> <p>(i) participation in the Programme does not affect the fees, terms, performance, or returns of any investment portfolio, product, or service;</p> <p>(j) participation in the Programme does not affect our suitability assessment, portfolio recommendation, or advice under the products or services we provide to you;</p> <p>(k) any communications relating to the Programme are intended for general information only and should not be construed as an inducement to invest in any specific portfolio or investment product;</p> <p>(l) we shall be entitled to a reasonable period of time to process any instruction, transaction or activity in connection with the Programme, and shall not be liable for any loss or damage arising from any delay in connection with the Programme, whether arising from our actions or omissions or those of any third party; and</p> <p>(m) our decisions on all matters relating to the Programme and any Discretionary Benefit (including the reversal, cancellation, variation or claw back thereof) shall be final, conclusive and binding on you. We shall not be obliged to give any reason, prior notice or enter into any correspondence in relation to any such decision.</p>	<p>grant you the benefits. Further, your being eligible for one type of Discretionary Benefit does not mean that you will continue to be eligible for it in the future, or that you will be eligible for other types of Discretionary Benefits. Where reasonably practicable, StashAway will communicate material changes through its website, application, or other appropriate channels.</p> <p>We also have the right to decide to reverse, cancel, vary or claw back a benefit if we later determine that the relevant terms or conditions were not satisfied, including where a transaction or placement is cancelled, refunded, varied or reversed.</p> <p>Please note that the Regular Investing Advantage Programme is not a separate product or service, nor does it constitute financial advice or a recommendation to invest. It is simply an added benefit that we may give you as part of your regular use of our services. You will therefore not benefit from any regulatory protection in relation to the Programme.</p>
<p>2.3 To the fullest extent permitted by law, we shall not be liable for any loss, damage, cost or expense arising from or in connection with the Programme or any Discretionary Benefit, including any reliance on, use of, inability to access or benefit from the Programme, or any act, omission, delay, error or interruption relating to the Programme, whether arising from our actions or omissions or those of any third party.</p>	<p>Unless we tell you otherwise, you will not be charged any fees as part of the Programme. Your participation in the Programme will not affect the fees, terms, performance, or returns on any of the portfolios you hold with us.</p> <p>We may need time to process instructions or activities relating to the Programme, and we are not responsible for any losses caused by related delays.</p> <p>Our decisions relating to the Programme and any benefit (including the reversal, cancellation, variation or clawback of a reward) are final and binding, and we are not required to provide reasons or</p>

	<p>engage with you about those decisions.</p> <p>If you suffer any loss in connection with the Programme or any benefit, we are not responsible for that loss. This includes losses caused by delays, errors or interruptions, whether by us or others.</p>
<p>3. TERMINATION</p> <p>3.1 You understand and accept that we may, in our sole discretion, with immediate effect upon giving you notice in such manner as we may determine from time to time, vary, suspend or terminate the Regular Investing Advantage Programme or your participation therein, in whole or in part, for any reason.</p> <p>3.2 The suspension or termination of your participation in the Programme, or the termination of these Terms and Conditions for any reason, shall not affect any rights accrued to either you or us prior to such suspension or termination, nor any provisions of these Terms and Conditions which are intended to survive such suspension or termination.</p> <p>3.3 StashAway reserves the right to remove a participant from the Programme or adjust Programme eligibility if it reasonably believes that a participant has engaged in behaviour intended to manipulate, game or abuse the Programme.</p>	<p>We may vary, suspend or end the Programme or your participation in the Programme, in whole or in part, at any time, including if you breach these Terms and Conditions. This will not affect any pre-existing rights.</p> <p>We will let you know if your participation in the Programme is suspended or terminated.</p>