

New Investor Welcome Rewards

Terms and conditions

1. Eligibility

1.1. The campaign is open to new StashAway clients in Singapore who complete the account verification process.

1.2. Existing clients, including those who have previously invested with StashAway, are not eligible for the Welcome Rewards.

2. Eligible portfolios and rewards

2.1. Simple

- Deposit cash or SRS into Simple and earn an additional +1% p.a. return booster for 3 months, capped at the first \$10,000 SGD.
- The return booster applies only to deposits made during the first 3 months since account approval and is on top of the prevailing projected rate.

2.2. Simple Plus

- Deposit cash or SRS into Simple Plus and earn an additional +1.3% p.a. return booster for 3 months, capped at the first \$10,000 SGD.
- The return booster applies only to deposits made during the first 3 months since account approval and is on top of the prevailing annualised yield to maturity (YTM).

2.3. Investment portfolios

- Invest cash or SRS into any eligible investment portfolio and enjoy +0.8% p.a. extra return booster for 3 months, capped at the first \$500,000 SGD
- The return booster is referenced as a fee waiver of the management fee up to 0.8% p.a. since account approval.
- An investment portfolio value above \$500,000 SGD invested during the 3-month period will be charged management fees according to the pricing structure on [the website](#).
- The eligible investment portfolios are:
 - General Investing by StashAway
 - General Investing by BlackRock®
 - Singapore Investing
 - Shariah Global Portfolio
 - Responsible Investing
 - Flexible Portfolios
 - Income Investing
 - Thematic Portfolios.

2.4. ETF Explorer

- Deposit cash or SRS into an ETF Explorer portfolio to enjoy:
 - Unlimited free buy orders for the first month after account approval.
 - Tiered ETF rebates worth up to \$1,000 SGD
- Only fresh deposits into ETF Explorer portfolios enjoy the free buy order welcome promotion.
- Transfers from other portfolios would still be charged the \$1 USD buy order fee.
- For SGX-listed ETFs, a 0.09% operation fee per buy order still applies.
- To earn ETF rebates, make a qualifying investment based on the tiering below:

Qualifying investment (SGD)	ETF rebate value (SGD)
\$5,000+	\$15
\$15,000+	\$40
\$30,000+	\$80
\$250,000+	\$490
\$500,000+	\$1,000

- A qualifying investment is defined as
 - A fresh cash or SRS deposit into any ETF Explorer portfolio.
 - Transfers from Simple, Simple Plus or Simple Fixed.
 - Investments made into SGX-listed ETFs are **not eligible**.
- Withdrawals from non-SGX-listed ETFs may affect the qualifying investment tier.
- The ETF rebate will be distributed to the ETF Explorer portfolio with the highest balance at the point of reward distribution.
- ETF rebates will be credited in USD-equivalent value, rounded to the nearest second decimal based on the prevailing SGD/USD foreign exchange rate as on the day before the ETF reward is issued.
- If the ETF Explorer portfolio is closed or funds are fully withdrawn before the reward is credited, the reward will be forfeited.

2.5. Clients can enjoy all four rewards, provided that they fulfil the criteria needed to receive them.

2.6. The \$1,670 SGD Welcome Rewards value communicated in the marketing communication is for illustration purposes only. It is rounded and calculated based on an example below:

Investment (SGD)	Reward value (SGD)
Invest \$10,000 in Simple Plus for 3 months	\$25
Invest \$10,000 in Simple for 3 months	\$33
Invest \$500,000 in investment portfolios for 3 months	\$610
Invest \$500,000 in ETF Explorer within the first month	\$1,000
Make 2 buy orders via ETF Explorer within the first month	\$2
TOTAL:	\$1,670 SGD

3. Reward fulfilment

3.1. Clients do not need to apply any vouchers to enjoy the Welcome Rewards.

3.2. Rewards will be fulfilled automatically as follows:

Portfolio	Reward	Fulfilment details
Simple	+1% p.a. rate booster	Credited as a full rebate for 3 months within 31 days after the booster expiry date. (If the booster expired on 27 January, the rebate will be credited by 28 February).
Simple Plus	+1.3% p.a. rate booster	Credited as a full rebate for 3 months within 31 days after the booster expiry date. (If the booster expired on 27 January, the rebate will be credited by 28 February).
Investment portfolios	Zero-fee investing waiver	Automatically activated for the first 3 months after account approval.
ETF Explorer	Free buy orders	Automatically activated for the first month after account approval.
	ETF rebate	Credited based on the net qualifying investment within 31 days after the free buy order expiry date. (If the voucher expires on 27 January, the rebate will be credited by 28 February).

3.3. Qualifying funds must remain invested in the portfolio until the reward distribution date for the client to remain eligible for the reward.

3.4. If the portfolio is closed or funds are withdrawn before the reward is credited, the reward will be forfeited.

4. Key definitions

- **“Welcome Rewards”** refers to a set of rewards that new StashAway investors receive upon successful account approval.
- **“Account approval”** refers to the date a client’s StashAway account is verified and ready to receive deposits. You will be notified via email, push notification and WhatsApp from StashAway that your account has been approved.
- **“Qualifying investments”** refer to the eligible investment amount to receive ETF rewards.
- **“Investment portfolios”** refer to the eligible StashAway portfolios listed in Section 2.3.
- **“Booster”** refers to the temporary increase in projected rate applied to the Simple portfolio and the increase in annualised yield to maturity (YTM) to the Simple Plus portfolio.

5. General conditions

5.1. Each eligible client may only receive the Welcome Rewards once.

5.2. Rewards are not exchangeable for cash or any other form of credit.

5.3. StashAway reserves the right to verify eligibility, adjust or revoke rewards for incorrect, ineligible, or fraudulent transactions, and to amend or terminate the campaign at any time without prior notice.

5.4. Returns are not guaranteed. Actual performance may differ depending on market conditions.

5.5. This campaign is not and does not constitute or form part of any offer, recommendation, invitation or solicitation to purchase any financial product or subscribe to or enter into any transaction.

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