

Welcome Promo - Terms and Conditions

New Investor Welcome Promotions

The following terms apply to the new client promotions offered by StashAway as part of the WELCOME campaign. By participating, you agree to be bound by these terms.

1. Eligibility

- Promotions are open to new clients who sign up and have their StashAway account approved.
- A new client is defined as a user who has never made a deposit into any StashAway portfolio.
- Each eligible client may benefit from more than one promotion from this campaign.

2. Welcome promotions

2.1. Zero-Fee Investing – 3-month fee waiver

- Automatically applied for all new clients – no voucher code required.
- Offers a fee waiver on up to \$25,000 USD invested into eligible investment portfolios for 3 months. Eligible portfolios include:
 - General Investing powered by StashAway
 - General Investing powered by BlackRock®
 - Responsible Investing
 - Flexible Portfolios
 - Thematic Portfolios
 - Shariah Global Portfolios
- The cash management portfolios (Simple, USD Cash Yield) are excluded.

2.2. Refer a friend – 6-month fee waiver

- For every friend that you refer and who funds their account, both of you are entitled to a 6-month management fee waiver, for up to \$10,000 USD of assets under management.
- If you refer 2 friends and they both invest, \$20,000 USD of your assets under management would be managed for free for 6 months.
- This promotion applies to all StashAway portfolios except StashAway Simple™.
- Refer as many people as you like! We don't have a limit on the number of people you refer.

- Requirements:
 - Your account must be funded with any amount.
 - Your referee must not have an existing account.
 - Your referee must sign up via the referral link.
 - After your referee registers, their account needs to be funded within 30 days.

3. General

3.1. Promotions are non-transferable and cannot be exchanged for cash or other benefits.

3.2. StashAway reserves the right to modify, extend, or cancel the promotions at any time without prior notice.

3.3. In the event of suspected fraud, manipulation, or misuse, StashAway reserves the right to disqualify participation, withhold rebates, or revoke any granted rewards.

3.4 StashAway also reserves the right to decline granting the reward to clients who do not fulfil the eligibility criteria.

3.5 Any disputes will be resolved at the sole discretion of StashAway.