

Promotion Terms & Conditions

General Terms

Promotion Period: From 1 August 2026 to 31 December 2026.

Net Deposit Review Date: The system will review each customer's Net Deposits on the 15th of each month, except for the first Review Date, which will be 13 August 2026. The final Review Date will be 15 December 2026. If a customer's Net Deposits meet the applicable threshold on any such Review Date, the customer will receive a Promo Code in accordance with the terms of the promotion, even if the Promo Code is granted or the applicable benefit period continues beyond 31 December 2026.

This benefit applies exclusively under the **"Your Next Million Starts Here"** promotion and only to customers who receive a Promo Code in accordance with the terms of the promotion.

Receiving a Promo Code

The system will review each customer's Net Deposits on the 15th of each month, except for the first Review Date, which will be 13 August 2026. The final Review Date will be 15 December 2026. If the customer's Net Deposits reach the applicable threshold of THB 1,000,000 or THB 3,000,000, the system will automatically grant the customer a Promo Code via the StashAway application within 5 business days from the Review Date. The applicable investment tier will be determined solely based on the customer's Net Deposits as of the relevant Review Date.

For customers whose Net Deposits meet the applicable threshold on the first Review Date of the promotion, being 13 August 2026, the system will grant the Promo Code within 5 business days from 13 August 2026. Each customer will receive only one Promo Code based on the highest investment tier achieved as of that Review Date. For example, a customer who receives a Promo Code for the THB 3,000,000 investment tier will not also receive a Promo Code for the THB 1,000,000 investment tier. The Promo Code will be activated automatically and the Deposit Period will begin automatically. Customers are not required to enter, activate, or take any other action to use the Promo Code.

Each customer may receive a Promo Code for each investment tier (THB 1,000,000 or THB 3,000,000) only once during the Promotion Period. If a customer's Net Deposits subsequently fall below an investment tier previously achieved and later return to the same tier, the customer will not receive another Promo Code for that tier.

Accumulation of Additional Deposits

Once a Promo Code is activated, the system will begin a 60-day accumulation period (the "Deposit Period"), during which only incremental net deposits ("Incremental Net Deposits") made after the activation date will be counted. Deposits made before the Promo Code is activated, including the deposit that caused the customer's Net Deposits to reach the applicable threshold, will not be included in the Incremental Net Deposits attributable to that Promo Code. Customers should therefore check the status of their Promo Code before making additional deposits.

Customers can check the status of their Promo Code in the StashAway application under **More > Promotions**. Promo Codes that have been granted will appear under **Pending deposit**.

Example: If a customer's Net Deposits reach THB 1,000,000 as of the Review Date on 13 August 2026, the system will automatically grant the customer a Promo Code within 5 business days from 13 August 2026. The 60-day Deposit Period will begin from the date on which the Promo Code is actually activated and will be used to determine the customer's eligibility for the fee waiver in accordance with the terms of the promotion.

Calculation and Granting of the Fee Waiver

At the end of the Deposit Period, the system will calculate the Incremental Net Deposits attributable to each Promo Code to determine the fee waiver benefit available to the customer, as follows:

Promo Code granted upon reaching Net Deposits of THB 1,000,000

Incremental Net Deposits	Fee Waiver
THB 300,000 or more	2 months
THB 500,000 or more	4 months
THB 1,000,000 or more	6 months

Promo Code granted upon reaching Net Deposits of THB 3,000,000

Incremental Net Deposits	Fee Waiver
THB 500,000 or more	2 months
THB 1,000,000 or more	4 months
THB 2,000,000 or more	6 months

The fee waiver applies to an Eligible Amount of up to THB 2,000,000 per Promo Code.

If the Incremental Net Deposits as of the end of the Deposit Period are below the minimum qualifying threshold for the relevant Promo Code, the customer will not receive any fee waiver benefit and the Promo Code will automatically expire.

The fee waiver will automatically take effect from the next applicable fee calculation cycle.

Definitions

Net Deposits

Means the customer's total cumulative deposits less total cumulative withdrawals. Investment gains or losses are excluded from this calculation.

Incremental Net Deposits

Means the total cumulative deposits less total cumulative withdrawals occurring during the 60-day period after each Promo Code is activated (the "Deposit Period"), excluding transfers between portfolios. Deposits made before the relevant Promo Code is activated, including the deposit that caused the customer's Net Deposits to reach the applicable threshold, will not be included in the Incremental Net Deposits attributable to that Promo Code.

Promo Code

Means a benefit automatically granted by the system when a customer's Net Deposits reach the applicable threshold. Customers are not required to manually enter or activate the Promo Code. The Promo Code is used to track Incremental Net Deposits for the purpose of determining eligibility for a fee waiver under the terms of the promotion.

Deposit Period

Means the 60-day period commencing on the date a Promo Code is activated, during which the customer must achieve the applicable Incremental Net Deposit threshold.

Eligible Amount

Means the Incremental Net Deposits attributable to the relevant Promo Code as of the end of the Deposit Period, subject to a maximum of THB 2,000,000 per Promo Code. This is the amount of investment assets to which the applicable management fee waiver will apply.

Fee Waiver

Means a waiver of StashAway's management fee for the applicable period, applied only to the Eligible Amount. Investments held prior to the activation date of the Promo Code are excluded and will continue to be subject to the applicable management fee in the ordinary course. The Fee Waiver does not include fund-level expenses ("Fund Expenses") or other related expenses.

Important Information

The Fee Waiver cannot be exchanged, substituted, or redeemed for cash and cannot be transferred to another person.

The Fee Waiver applies only to StashAway's management fee and only to the Eligible Amount, subject to a maximum of THB 2,000,000 per Promo Code. All other investment amounts held by the customer will continue to be subject to the applicable management fee in the ordinary course.

This promotion does not constitute an offer, recommendation, or solicitation to buy or sell any financial product.

StashAway Asset Management (Thailand) Co., Ltd. reserves the right to amend, modify, suspend, or terminate all or any part of the promotion without prior notice to customers. However, any Promo Code already granted to a customer before the effective date of such amendment or the end of the promotion will continue to be governed by the existing terms until the end of the applicable Deposit Period for that Promo Code.

Access to the investment advisory team and the tiered management fee rates displayed on the promotion page are standard service benefits provided by StashAway Asset Management (Thailand) Co., Ltd. They do not form part of the Promo Code terms under this promotion and may be changed in accordance with the company's service policies.

Management fee rates are subject to the fee schedule published by the company from time to time. Further details are available at <https://www.stashaway.co.th/pricing>.

Investments involve risks. Investors should understand the nature of the products, performance-related terms, and risks before making an investment decision. Investments in foreign securities are subject to foreign exchange risk.