ETF Explorer Launch Campaign—2% Rebate for New Clients Terms and Conditions

1. Promotion period

• This promotion runs from 10 November 2025 to 31 December 2025, both dates inclusive ("Promotion Period").

2. Eligibility

- This promotion is open to new clients only, defined as:
 - Clients who sign up on or after 10 November 2025 and make their first-ever investment before 31 December 2025, or
 - Clients who signed up before 10 November 2025 but make their first-ever investment between 10 November 2025 and 31 December 2025.
- Deposits must be received by StashAway before 31 December 2025.
- Existing clients who have made any previous investments with StashAway before
 10 November 2025 are not eligible.

3. Qualifying investments

- Only net deposits made into single-ETF portfolios via ETF Explorer during the Promotion Period qualify.
- Deposits into other StashAway portfolios (such as General Investing by StashAway, General Investing by BlackRock®, Responsible Investing, Flexible Portfolios, Thematic Portfolios, Shariah Global Portfolio, and Simple) do not qualify.

4. 2% ETF rebate details

- Eligible clients will receive a rebate of 2% of their qualifying net deposits made into ETF Explorer portfolios during the Promotion Period.
- A minimum net deposit of RM1,000 into ETF Explorer portfolios is required to qualify for the rebate.
- The rebate is capped at RM100 per client.
- Rebates will be credited into the client's ETF Explorer portfolios.

- You may deposit fresh funds into multiple ETF Explorer portfolios, and the rebate will be prorated accordingly. In cases where the total rebate amount reaches the RM100 cap, the rebate will be credited into the ETF Explorer portfolios with the largest AUM.
- The rebate is available to the first 1,000 eligible clients only. An announcement will be made on the StashAway website once this threshold is reached.

5. Fresh funds requirement

- Only fresh deposits made during the Promotion Period into ETF Explorer portfolios are eligible.
- Internal transfers between StashAway portfolios do not qualify.
- Withdrawals from ETF Explorer portfolios during the Promotion Period will affect the qualification and calculation of net deposits.

6. Rebate fulfilment

 Rebates will be credited into eligible clients' ETF Explorer portfolios within 60 business days after the end of the Promotion Period.

7. General conditions

- StashAway reserves the right to amend, withdraw, or extend this promotion at any time without prior notice.
- In the event of suspected fraud, manipulation, or misuse, StashAway reserves the right to disqualify participation, withhold rebates, or revoke any granted rewards.
- StashAway also reserves the right to decline new client sign-ups that do not meet its customer due diligence and client suitability requirements. The use of StashAway's services is subject to the StashAway Platform Agreement.
- Any disputes will be resolved at the sole discretion of StashAway.
- By participating in this 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. StashAway reserves the right to refuse entry or refuse to award anyone in breach of these terms and conditions.
- Past performance of any ETF or portfolio is not indicative of future results. All investments carry risk, and clients may lose capital invested.

Terms and conditions last updated on 13 November 2025.