# Shariah Global Portfolio Promotion Campaign Terms and Conditions

The following terms and conditions apply to the new and existing client promotions offered by StashAway during the Campaign Period (2 September – 31 October 2025). By participating, you agree to be bound by these terms.

## 1. Eligibility

- 1.1 The promotion is open to both new and existing clients who make a qualifying net deposit into the Shariah Global Portfolio during the Campaign Period.
- 1.2 A new client in the context of this campaign is defined as a client who has never deposited into any StashAway portfolio before the campaign launch date (2 September 2025).
- 1.3 Existing clients in the context of this campaign are defined as clients who have previously deposited with StashAway before 2 September 2025.

#### 2. Promotion details

### 2.1 New clients reward: "Free investing for up to 12 months"

- Clients do not need to apply any voucher code to receive the reward.
- Rewards are based on the net deposit amount invested into the Shariah Global Portfolio during the Campaign Period.
- Clients must maintain their qualifying net deposit in the Shariah Global Portfolio until 31 October 2025 to remain eligible for the reward.
- The free investing reward waives StashAway's management fees for the eligible amount and the duration stated in the tier table below:

| Tier | Net deposit amount | Free investing duration |  |
|------|--------------------|-------------------------|--|
| 1    | RM1,000-RM4,999    | 6 months                |  |
| 2    | RM5,000-RM19,999   | 9 months                |  |
| 3    | RM20,000 and above | 12 months               |  |

## 2.2 Existing clients reward: "Free investing for up to 12 months"

 Existing clients must manually apply a promo code in the StashAway app to activate the reward. The reward waives StashAway's management fees for the eligible amount and duration as outlined in the table below:

| Tier | Net deposit amount | Free investing duration | Promo codes |
|------|--------------------|-------------------------|-------------|
| 1    | RM1,000-RM4,999    | 6 months                | SGPF6       |
| 2    | RM5,000-RM19,999   | 9 months                | SGPF9       |
| 3    | RM20,000 and above | 12 months               | SGPF12      |

- To apply the promo code manually, follow the steps below:
  - Mobile: More (Top left corner in the app) > Promotions > Enter promotion code
  - Desktop: Settings > Enter promotion code
- Different promo codes activate different tiers of the reward.
- Rewards are based on the net deposit amount invested in the Shariah Global Portfolio during the Campaign Period.
- Clients must maintain their qualifying net deposit in the Shariah Global Portfolio until 31 October 2025 to remain eligible for the reward.
- Only one promo code can be activated per client, and only one reward tier will apply — based on the highest qualifying net deposit made during the Campaign Period.

## 3. Qualifying portfolios and criteria

#### 3.1 Eligible portfolios

Only deposits made into the Shariah Global Portfolio are eligible for the campaign rewards. Deposits made into the following portfolios do not qualify for this promotion:

- StashAway Simple™
- General Investing by StashAway
- General Investing by BlackRock®
- Responsible Investing
- Flexible Portfolios
- Thematic Portfolios

#### 3.2 Fresh funds requirement

- Only new deposits made during the Campaign Period qualify.
- Either a single fresh deposit or cumulative fresh deposits into the Shariah Global Portfolio during the Campaign Period will count toward the net deposit calculation.
- Internal transfers between StashAway portfolios are not eligible.

• Any withdrawals made during the Campaign Period will affect the final net deposit amount used to determine eligibility and reward tier.

## 4. General

- 4.1 StashAway reserves the right to modify, suspend, or terminate the campaign or its terms and conditions at any time, without prior notice.
- 4.2 In the event of suspected fraud, manipulation, or abuse, StashAway may disqualify participants or revoke rewards at its discretion.