

StashAway: DCA Bonus Terms and Conditions

Campaign Period: 5 May – 31 July 2026

1. Eligibility

1.1 This promotion is open to all StashAway clients (new and existing).

1.2 To receive this benefit, enter the promotion code **GROW** before making your first new deposit during the campaign period. You may deposit into any portfolio(s) and make multiple deposits each month throughout the campaign period.

1.3 This promotion applies only to "Net Deposits" made in each calendar month of the campaign period, based on investment transactions completed (i.e., investments are deposited) within that month. Transfers between portfolios and pre-existing balances are excluded.

- "Net Deposits" are defined as total deposits made in that month minus total withdrawals made in the same month.
- To ensure your deposit is processed as a completed investment transaction within that month, we recommend making your deposit by the last business day of the month, as follows:
 - May: by 29 May
 - June: by 30 June
 - July: by 31 July

1.4 This promotion applies to Net Deposits of a minimum of B\$50,000 and no more than B\$2,000,000 per month, based on investment transactions completed within that month.

1.5 This promotion is available to the first 300 clients who complete a qualifying deposit after entering the promotion code.

2. Bonus

2.1 How does the bonus work?

You will receive a bonus on your Net Deposits each month (subject to the conditions in clauses 1.3 and 1.4). **The bonus rate increases based on the number of consecutive months you deposit**, as follows:

Month	Bonus Rate
Deposit in month 1	0.1%
Deposit consecutively in month 2	0.2%
Deposit consecutively in month 3	0.3%

2.2 Bonus calculation

- The 'Net Deposits' amount from completed investment transactions within that month earns a bonus.
 - "Net Deposits" refers to total deposits made in that month minus total withdrawals made in the same month.
 - Example: If you deposit ฿100,000 in May and withdraw ฿50,000 in the same month, your Net Deposits = ฿50,000 (฿100,000 – ฿50,000).
- The bonus value for each month is calculated from the Net Deposits of that month in THB, using the formula: **Net Deposits for that month (THB) × Bonus Rate for that month.**
 - Example: If you deposit ฿100,000 in the first month and withdraw ฿50,000, making your Net Deposits ฿50,000, you will receive a bonus for the first month at 0.1%, amounting to ฿50 (฿50,000 × 0.1%).
- The bonus is calculated on Net Deposits of a minimum of ฿50,000 and a maximum of ฿2,000,000 per month, based on investment transactions completed within that month.

2.3 Consecutive deposit (Streak) conditions

- "Consecutive deposits (Streak)" means having Net Deposits with completed investment transactions of at least ฿50,000 in every consecutive month across 3 months (e.g. May → Jun → Jul). The bonus rate increases every month you continue depositing above the minimum threshold.
- If you stop depositing or your Net Deposits fall below ฿50,000 in any given month, your consecutive deposit history will be reset.
 - Examples:
 - i. If you have qualifying Net Deposits in May only: you will receive a 0.1% bonus on your Net Deposits for May.
 - ii. If you have qualifying Net Deposits in May, June, and July consecutively: you will receive a 0.1% bonus for May (month 1 of the streak), a 0.2% bonus for June (month 2 of the streak), and a 0.30% bonus for July (month 3 of the streak).
 - iii. If you have qualifying Net Deposits in May, but in June you stop depositing or your Net Deposits fall below ฿50,000, and you resume qualifying deposits in July: your consecutive deposit history will be reset in July. July will count as month 1 of a new streak, so you will receive a 0.1% bonus on your July Net Deposits (not 0.3%).
- The 0.3% bonus is available only for qualifying consecutive deposits made across all 3 consecutive months of the campaign.
- The final bonus ends in July 2026 regardless of which month you start depositing.
- Transfers between portfolios are not considered withdrawals and will not affect your consecutive deposit history.

2.4 Bonus payment

- Each month's bonus will be paid in THB by the end of the following month, credited to the portfolio with the highest investment value on the date the bonus is processed. If values are equal, the bonus will be credited to the portfolio with the earliest creation date.
- If your account is closed or fully withdrawn before the bonus is credited, your bonus entitlement will lapse.
- The bonus will be reflected as an increase in Net Deposits and displayed in the Transaction Tab as a line item labeled "CASH_REBATE".

3. Additional Grab Voucher on top of Bonus

3.1 How does the Grab Voucher benefit work?

You can receive an additional Grab Voucher if you make qualifying consecutive deposits for 3 consecutive months in accordance with the Streak conditions in clause 2.3, and your cumulative Net Deposits across all 3 months reach the specified threshold. The Grab Voucher benefit has 4 tiers based on your cumulative Net Deposits, as follows:

Cumulative Net Deposits (3 months)	Grab Voucher Value
฿200,000 – ฿499,999	฿100
฿500,000 – ฿999,999	฿300
฿1,000,000 – ฿2,999,999	฿700
฿3,000,000 and above	฿2,000

3.2 Grab Voucher conditions and distribution

- New qualifying Net Deposits must be made for 3 consecutive months in accordance with the Streak conditions in clause 2.3, and the cumulative Net Deposits across all 3 months must reach the threshold specified in the table above.
 - Example of receiving an additional Grab Voucher: Deposit ฿200,000 in May, ฿200,000 in June, and ฿200,000 in July — cumulative 3-month Net Deposits = ฿600,000. You will receive bonuses for every month and an additional Grab Voucher worth ฿300.
 - Example of not receiving an additional Grab Voucher: Deposit ฿3,000,000 in May and make no further deposits in June or July. In this case, you will receive only the May bonus.
- The Grab Voucher will be sent via email by 21 August 2026.
- The Grab Voucher is valid for 180 days from the date of issue. The expiry date can be checked via the Grab application.
- Each client will receive only 1 Grab Voucher, corresponding to the highest tier they qualify for.
 - Example: Deposit ฿200,000 in May, ฿200,000 in June, and ฿200,000 in July — cumulative 3-month Net Deposits = ฿600,000, which falls in the ฿300 Grab Voucher tier. The client will receive bonuses every month at the increasing rate and a ฿300 Grab Voucher via email by 21 August 2026

4. Important Information and General Terms

4.1 The StashAway bonus is not interest, physical cash, or an investment return. It is a time-limited promotional benefit calculated solely on your net new deposit amounts under this campaign.

4.2 All benefits (Bonus and Grab Voucher) cannot be exchanged for cash or transferred to another person.

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

4.4 StashAway's investment products are ETF-based investments and are not deposit products.

4.5 StashAway reserves the right to amend, suspend, or terminate this campaign, in whole or in part, at any time without prior notice.

Last updated: 18 May 2026

Please study the product's features, return conditions, and relevant risks before making an investment decision. Overseas investments are subject to currency fluctuations.