StashAway x The Kopi Notes Exclusive Promotion
Terms & Conditions

(1) Overview

Customers who successfully open a StashAway account with StashAway Pte. Ltd. ("StashAway") via The Kopi Notes during the Promotion Period, make a qualifying deposit within 30 days of the voucher being applied, and maintain the required minimum balance for 30 days from the deposit date, are eligible for the applicable Promotion Reward, subject to meeting all other requirements below.

(2) Promotion Period

This Promotion is valid from 1 December 2026 onwards until further notice ("Promotion Period").

(3) Eligibility

To qualify as an Eligible Customer, you must meet all of the following conditions during the Promotion Period:

a. Participants must be new StashAway users

- Have never registered a StashAway account prior to 1 December 2026; **or**
- Have registered a StashAway account prior to 1 December 2026 but have not made any deposits into any StashAway portfolio

b. Application via The Kopi Notes

- Participants must sign up for a StashAway Account via the StashAway x The Kopi Notes landing page (https://www.stashaway.sg/ref/The Kopi Notes-exclusive) linked on the The Kopi Notes website.
- No voucher code is required. The voucher will be automatically applied when you sign up for, or log in to, StashAway through the landing page.
- Customers who have made any deposit into a StashAway portfolio before the voucher is applied (upon sign-up or log-in via the The Kopi Notes-exclusive landing page) will not be eligible.

c. Funding Requirement

The qualifying deposit must be made within 30 days of the voucher being applied to the StashAway account upon sign-up via the StashAway x The Kopi Notes landing page. Customers must fund and maintain at least one of the following tiers for 30 days from the deposit date:

- Tier 1: $7,000 SGD in Cash Management portfolios; or
- Tier 2: $500 SGD in Investment portfolios or ETF Explorer

Note:

- Cash and SRS deposits are eligible.
- Only the first instance in which a participant's net deposits meet or exceed the qualifying threshold will start the 30-day maintenance period. If the net deposit amount subsequently falls below the threshold due to withdrawals and later exceeds the threshold again through additional deposits, the 30-day maintenance period will not reset or restart.
- Any outward internal transfer between different product tiers (e.g. from Cash Management to Investment Portfolio / ETF Portfolio) will be treated as a withdrawal from the originating product, but will not be counted as a new deposit into the receiving product for the purposes of net deposit calculations.
- Internal transfers within the same tier (e.g. transfers between portfolios within the same tier) will not affect the net deposit calculation.

(4) Reward Fulfilment

- Eligible Customers will receive $30 SGD, credited to their StashAway Simple™ portfolio, once they have met all of the eligibility conditions above.
- Each Eligible Customer is entitled to one Promotion Reward only, regardless of the number of qualifying deposits or accounts.
- All eligible transactions will be consolidated and verified in the month following the holding period.
- Rewards will be fulfilled within three (3) months after the 30-day holding period and verification are completed.
    - For example, transactions completed in January will be verified in February, and rewards will be fulfilled within three (3) months after verification.

(5) Qualifying Portfolios and Criteria

a. Investment Portfolios

The following investment portfolios qualify for the campaign rewards:

- General Investing by StashAway
- General Investing by BlackRock®
- Responsible Investing
- Shariah Global Portfolio
- Flexible Portfolios
- Singapore Investing
- Income Investing
- Thematic Portfolios
- Private Credit (Semi-liquid)
- Private Equity (Semi-liquid)
- Private Infrastructure (Semi-liquid)
- Stableton Unicorn
- BlackRock Hedgefund

b. Cash Management Portfolios
The following cash management portfolios qualify for the campaign rewards:

- Simple
- Simple Plus

Simple Fixed do not qualify for rewards.

c. ETF Explorer
Any ETF invested via ETF Explorer is eligible for the campaign reward

(6) **General**

- 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 granting the reward to clients who do not fulfil the eligibility criteria.
- Any disputes will be resolved at the sole discretion of StashAway.
- By entering the 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.

Terms and conditions last updated on 1 December 2026.