

# StashAway Summer Referral Campaign Terms & Conditions

## 1. Campaign Period

The campaign runs from 1 July 2026 to 31 August 2026, both dates inclusive.

## 2. Definitions

- **Referrer:** an existing StashAway client who refers a friend.
- **Referee** (or “friend”): a person newly referred who signs up via the referral link and invests.
- **Eligible investment:** total Net investment amount\* (see below definition) made by the Referee within 3 months of completing onboarding, in any StashAway portfolio.

## 3. Eligibility

### 3.1 Referrer

- Must be an active StashAway client with a funded account before or during the campaign period.

### 3.2 Referee

- Must be new to StashAway (i.e. must not have held a StashAway account previously).
- Must sign up via the Referrer’s unique invitation link during the campaign period.
- Must hold legal residency status in a Gulf Cooperation Council (GCC) country (UAE, KSA, Kuwait, Bahrain, Qatar, Oman) and maintain a valid residential address there.
- Must fund their account (make an investment) during the campaign period.

## 4. Referral Reward Structure

When a Referee’s total net investment within 3 months of initial funding meets certain thresholds, both Referrer and Referee are eligible for rewards as follows:

Tier	Referee’s net investment amount (USD)	Cash reward (USD)
Tier 1	\$50,000 to \$99,999	\$250 each
Tier 2	\$100,000 to \$249,999	\$500 each
Tier 3	\$250,000 to \$499,999	\$1,250 each
Tier 4	\$500,000 or more	\$2,500 each

**\*Net investment amount is defined as total deposits made by the Referee within their 3-month investment window minus any withdrawals made within the same window.**

*Example: if a Referee completes onboarding and makes their first investment with StashAway on 20 July 2026, they have until 30 September 2026 to invest (3 months). The total net amount they invest over that window determines the reward tier, and both rewards for the Referrer and the Referee will be credited by 30 October 2026.*

## **5. How to Qualify**

To qualify for the cash rewards:

- Referrer must share their unique referral link.
- Referee must sign up via that link and make their first investment during the Campaign Period.
- Referee will have 3 months from the first investment date to reach at least the \$50,000 USD threshold to qualify for the cash reward.
- Referee can invest in any one or multiple StashAway investment products.
- At the end of the Referee's 3-month investment window, StashAway will tally the total net amount invested, determine the tier, and both parties will receive the corresponding reward.

## **6. Limits and Conditions**

- There is no per-client referral limit; a Referrer can refer multiple friends.
- The campaign is valid only for the first 250 successful referrals that meet the minimum investment of \$50,000 USD. The announcement on the StashAway referrals webpage will be made once the eligible client threshold is reached.
- A referral is “successful” only when the Referee fully satisfies all eligibility conditions (signup, funding, and investing).
- If a Referee’s investment does not reach the minimum tier threshold (\$50,000 USD), no cash reward is granted.
- Withdrawals made by the Referee during the 3-month investment window will reduce their net investment amount and may impact the reward tier.
- A referrer and referee pair qualify for one reward tier only, based on their highest net investment - rewards can’t be combined. For example, if a Referee invests \$300,000, you both receive the Tier 3 reward only.
- Rewards cannot be combined or stacked. Where a client has been referred and qualifies for the referral reward, the referral reward is the only reward the referee is eligible to receive, regardless of any other campaign or promotion running at

the same time. The referee may not claim, substitute, or switch to a reward under any other campaign. This does not affect the referrer's reward.

## **7. Crediting of Rewards**

- Cash rewards will be credited into the Referrer's and Referee's Simple portfolios by the 30th of the month after the Referee's 3-month investment window ends, i.e. 30 October or 30 November 2026.
- If a recipient does not have a Simple portfolio, one will be created automatically for them.
- Cash rewards will be credited in AED.
- After crediting, recipients may withdraw or transfer the reward in accordance with StashAway's standard policies.

## **8. Verification & Fraud Prevention**

- StashAway reserves the right to verify the authenticity of referrals and refuse or claw back rewards in case of abuse, fraud, or where accounts are created solely to exploit the promotion.
- Referrals between related parties (e.g., individuals from the same household) may be subject to additional scrutiny.

## **9. Amendments & Termination**

- StashAway reserves the right to amend, suspend, or terminate the campaign or these Terms & Conditions at any time, without prior notice.
- In case of disputes, StashAway's decision shall be final.

## **10. General**

- Participation in the campaign constitutes acceptance of these Terms & Conditions and [StashAway's general Terms of Service](#).
- These Terms & Conditions are governed by the applicable laws for the DIFC market; any dispute will be resolved in accordance with those laws.

Last updated: 1 July 2026