

2022 Simple Campaign

2022 Simple Campaign ("Campaign") is organised by StashAway Malaysia Sdn Bhd. The following terms and conditions will apply to the Campaign running from July 1 2022 ("Start Date") to 31 August 2022 or when 5,000 people make their first deposit to StashAway after 1 July 2022, whichever is earlier ("End Date"). The time from Start Date to End Date will be termed the "Campaign Period" henceforth.

New Investors within the Campaign Period

New investors within the Campaign Period ("New Investors") refer to any investor who makes their first deposit to any StashAway portfolio within the Campaign Period.

The following terms and conditions will apply to New Investors.

- All New Investors will receive a promotional projected rate of 3.0% p.a. for StashAway Simple™ from 1 July 2022 to 31 December 2022.
- Within the Campaign Period, if a New Investor refers 2 people to StashAway, who sign up through their unique referral link and invest at least 1 MYR within 30 days of signing up ("Successful Referral"), the New Investor will receive an upgrade of the promotional projected rate for StashAway Simple™ that is projected at 3.2% p.a from 1 July 2022 to 31 December 2022.
- The promotional projected rates of 3.0% p.a. or 3.2% p.a. will apply to the first 20,000 MYR of funds in a StashAway Simple™ portfolio. All funds beyond 20,000 MYR will earn the non-promotional advertised rate.
- The eligible Investor's Simple Portfolio will be entitled to earnings ("Bonus Earnings") derived from the promotional projected rate for New Investors.
- The maximum Bonus Earnings in relation to the promotional campaign period for projected rates of 3.0% p.a. and 3.2% p.a. return for StashAway Simple™ are 0.5% and 0.7% p.a. respectively.
- New Investors will receive Bonus Earnings in their Simple portfolio by 31 October 2022 for the investment period from 1 July 2022 to 30 Sep 2022 and by 31 January 2023 for the investment period from 1 Oct 2022 to 31 Dec 2022.
- The Bonus Earnings entitlement to New Investors will be calculated based on the daily average balance in their StashAway Simple™ portfolio.

Existing Investors before The Campaign Period

Existing Investors before the Campaign Period ("Existing Investors") refer to anybody who has made a first deposit with StashAway before 1 July 2022.

The following terms and conditions will apply to Existing Investors.

- If an Existing Investor makes one Successful Referral to StashAway within the Campaign Period, the Existing Investor will receive a promotional projected rate of 3.0% p.a. for StashAway Simple™ from 1 July 2022 to 31 December 2022.

- If an Existing Investor makes two Successful Referrals to StashAway within the Campaign Period, the Existing Investor will receive an upgrade of the promotional projected rate of 3.2% p.a. for StashAway Simple™ from 1 July 2022 to 31 December 2022.
- The promotional projected rates of 3.0% p.a. or 3.2% p.a. will apply to the first 20,000 MYR of funds in a StashAway Simple™ portfolio. All funds beyond 20,000 MYR will earn the non-promotional advertised rate.
- The eligible Investor's Simple Portfolio will be entitled to earnings ("Bonus Earnings") derived from the promotional projected rate.
- The maximum Bonus Earnings in relation to the promotional campaign period for projected rates of 3.0% p.a. and 3.2% p.a. return for StashAway Simple™ are 0.5% and 0.7% p.a. respectively.
- Existing Investors will receive Bonus Earnings in their Simple portfolio by 31 October 2022 for the investment period from 1 July 2022 to 30 Sep 2022 and by 31 January 2023 for the investment period from 1 Oct 2022 to 31 Dec 2022.
- The Bonus Earnings entitlement to Existing Investors will be calculated based on the daily average balance in their StashAway Simple™ portfolio.

By participating in this Campaign; the Eligible Investor shall have read, understood, and agreed to be bound by these terms and conditions;

- The decision of StashAway shall be final, binding, and conclusive that no appeals, queries, or disputes will be entertained.
- StashAway reserves the right to change, amend, delete or add on to these Terms and Conditions from time to time in which the notice of such change, amendment, deletion, or addition shall be published on the StashAway's website <https://www.stashaway.my/>
- StashAway reserves the right to cancel, terminate or suspend the Campaign. Any cancellation, termination, or suspension of the Campaign by StashAway shall not entitle the Eligible Investor to any claim or compensation against StashAway for any loss or damage incurred by the Eligible Investor as a direct and indirect result of the act of cancellation, termination, or suspension.