Direct Debit Raffle Sep 2026 Campaign Terms & Conditions

1. Campaign Period

The campaign runs from 1 September 2026 to 30 November 2026 ("Campaign Period"). For reference in these Terms:

- "Month 1" refers to September 2026
- "Month 2" refers to October 2026
- "Month 3" refers to November 2026

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2. Eligibility

2.1. This campaign is open to existing StashAway clients in Malaysia who have received a campaign invitation email from StashAway and do not currently have an active recurring Direct Debit arrangement on their account. Receipt of the invitation email confirms eligibility to participate.

2.2. Clients who join in Month 2 or Month 3 are not eligible for the Month 2 monthly draw.

2.3. To participate, clients must apply the promotion code **DDSEP26** in the StashAway app via More → Promotions → Enter promotion code.

2.4. Clients should note that setting up a recurring Direct Debit arrangement for the first time may take up to 5–7 business days to activate. Direct Debit deposits will only qualify once the recurring arrangement is active and the deposit has been successfully processed. StashAway is not liable for any raffle entries missed as a result of the time required to activate the recurring Direct Debit arrangement.

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3. Qualifying Deposits

3.1. A qualifying deposit is a recurring Direct Debit deposit of at least RM 500 that is invested into one of the following portfolios ("Eligible Portfolios") during the Campaign Period:

- General Investing by StashAway
- General Investing by BlackRock®
- Shariah Global Portfolio

- Responsible Investing
- Flexible Portfolios
- Thematic Portfolios

3.2. Only fresh funds deposited from outside StashAway qualify. Internal transfers between StashAway portfolios are not eligible, regardless of amount.

3.3. Recurring Direct Debit deposits below RM 500 in a given month do not earn any raffle entries for that month.

3.4. Manual deposits, one-time top-ups, and one-time Direct Debit payments do not constitute qualifying deposits, regardless of amount.

3.5. To qualify, the Direct Debit must be set up as a recurring monthly deposit and not a one-time Direct Debit transfer. To set up a recurring Direct Debit, go to the StashAway app home page → Deposit (top left) → Direct Debit → schedule a recurring deposit.

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4. Raffle Entry Mechanics

4.1. Each completed multiple of RM 500 within a qualifying recurring Direct Debit deposit earns one (1) raffle entry. Amounts below the next RM 500 threshold are not eligible for the raffle.

Example: A monthly recurring Direct Debit of RM 1,000 earns 2 entries. A monthly recurring Direct Debit of RM 1,200 also earns 2 entries. The remaining RM 200 is not eligible for the raffle.

4.2. There is no cap on the number of entries a client may earn per month. Clients with multiple recurring Direct Debit arrangements will have entries calculated across all qualifying recurring Direct Debit deposits received in that month.

4.3. The client's recurring Direct Debit arrangement must remain active for the duration of their participation in the campaign, with each monthly deposit of at least RM 500 into an Eligible Portfolio. A client whose recurring Direct Debit amount falls below RM 500 in any subsequent month will forfeit eligibility for all draws from that month onward. A client who cancels their recurring Direct Debit arrangement at any point during the Campaign Period will similarly forfeit eligibility for all subsequent draws. Monthly draw results already announced at the time of cancellation or reduction below RM 500 will not be affected.

4.4. If a recurring Direct Debit deposit does not process successfully in a given month (e.g. due to insufficient funds), the client will not earn raffle entries for that month but will not be disqualified from future monthly draws or the Grand Draw, provided the recurring Direct Debit arrangement remains active. For the avoidance of doubt, a failed deposit in Month 1 excludes the client from the Month 2 monthly draw as per Section 5.1.6

5. Draws & Prizes

5.1. Monthly Draws

5.1.1. Monthly draws will be held for Month 1 and Month 2 only. No monthly draw is conducted for Month 3.

5.1.2. Entries for each monthly draw are based on raffle entries earned in that specific calendar month only.

5.1.3. Each monthly draw will be conducted within two (2) weeks after the end of the respective month.

5.1.4. Prizes per monthly draw:

Prize in	Value (RM)	Number of Winners
Month 1	8	30
Month 2	88	30

5.1.5. A client may win in both monthly draws and in the Grand Draw.

5.1.6. Eligibility for the Month 2 monthly draw requires a successful qualifying deposit in both Month 1 and Month 2. Clients whose Month 1 recurring Direct Debit deposit did not process successfully are not eligible for the Month 2 monthly draw, regardless of whether their recurring Direct Debit arrangement remained active.

5.2. Grand Draw

5.2.1. The Grand Draw will be held in December 2026.

5.2.2. Grand Draw entries comprise all raffle entries accumulated by the client across Month 1, Month 2, and Month 3, subject to Section 4.3.

5.2.3. Grand Draw prizes:

Prize	Value (RM)	Number of Winners

Grand Prize	888	3

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6. Winner Notification & Reward Fulfilment

6.1. Winners will be notified by email and in-app notification by 31 December 2026.

6.2. All prizes will be credited into the winner's StashAway Simple portfolio by 31 December 2026.

6.3. If the winner does not hold an active Simple portfolio at the time of payout, StashAway will create a Simple portfolio on the winner's behalf to process the reward.

6.4. Prizes are non-transferable and cannot be exchanged for cash or other rewards.

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7. General

7.1. StashAway reserves the right to modify, extend, or cancel the campaign at any time without prior notice.

7.2. In case of dispute, StashAway's decision is final.

7.3. StashAway may withhold or cancel prizes if fraudulent or abusive behaviour is suspected, or if eligibility conditions are not met.

7.4. This campaign is not and does not constitute or form part of any offer, recommendation, invitation, or solicitation to purchase any financial product or subscribe to or enter into any transaction.

7.5. This campaign does not take into account your personal circumstances, e.g. investment objectives, financial situation, or particular needs, and shall not constitute financial advice.

Last updated: [10 August 2026]