

Sep 2026 Referral Campaign Terms & Conditions

1. Campaign Details

All campaign-specific variables are set out in this section. All other sections should be read in conjunction with it.

Item	Detail
Campaign Period	7 September 2026 to 5 October 2026
Minimum Referee Investment	RM 10,000
Holding Period	1 calendar month from the date the Referee's cumulative deposits first reach the Minimum Referee Investment
Eligible Portfolios	All StashAway portfolios except StashAway Simple™
First Prize (1 winner)	A 2-night stay at Ambong Rainforest Retreat Langkawi for 2 pax
Consolation Prize (2 winners)	Dinner for 2 at Esca KL @ Petaling Street
Prize Draw Date (latest)	16 November 2026

In summary: If you refer a friend who is new to StashAway, signs up using your referral link between 7 September and 5 October 2026, and invests at least RM 10,000 across any StashAway portfolio (except Simple), keeping it invested for 1 calendar month, you earn one raffle entry. The more friends you successfully refer, the more entries you have to win a prize.

2. Definitions

2.1. **"Referrer"** means an eligible existing StashAway client who refers a friend to invest with StashAway during the Campaign Period.

2.2. **"Referee"** means a person who is new to StashAway and signs up for a StashAway account using a Referrer's unique referral link during the Campaign Period.

2.3. **"Successful Referral"** means a referral that satisfies all conditions in Section 4.

2.4. **"Minimum Referee Investment", "Holding Period", "Eligible Portfolios", "Campaign Period" and "Prize Draw Date"** are as defined in Section 1.

3. Eligibility

3.1. This campaign is open to existing StashAway clients in Malaysia who have received a campaign invitation email from StashAway. Receipt of the invitation email confirms eligibility to participate as a Referrer.

3.2. To participate, the Referrer must share their unique referral link with potential Referees. The referral link can be accessed via the StashAway app: More (top left on home page) → Refer a Friend → Share Referral Link.

3.3. Referees must be new to StashAway and must not have previously held a StashAway account.

3.4. Referees must sign up using the Referrer's unique referral link during the Campaign Period. Sign-ups made outside the Campaign Period or without a valid referral link do not qualify.

4. Successful Referral Conditions

A referral is deemed a Successful Referral when all of the following conditions are met:

4.1. The Referee signs up for a StashAway account using the Referrer's unique referral link during the Campaign Period.

4.2. The Referee makes cumulative deposits totalling at least the Minimum Referee Investment into one or more Eligible Portfolios during the Campaign Period. Deposits do not need to be made in a single transaction, but all deposits must be made before the Campaign Period ends.

4.3. The Referee must not withdraw funds such that their total amount invested across Eligible Portfolios falls below the Minimum Referee Investment at any point during the Holding Period.

4.4. The Holding Period commences on the date the Referee's cumulative deposits first reach the Minimum Referee Investment and may extend beyond the Campaign Period end date.

4.5. Referrals where the Holding Period has not been completed as at the Campaign Period end date will be assessed upon completion of the Holding Period before raffle entries are confirmed.

4.6. Only fresh funds deposited from outside StashAway count towards the Minimum Referee Investment. Internal transfers between StashAway portfolios do not qualify, regardless of amount.

5. Raffle Entries

5.1. Each Successful Referral earns the Referrer one (1) raffle entry into the draw. There is no cap on the number of entries a Referrer may earn.

5.2. Raffle entries are confirmed only upon verification of a Successful Referral in accordance with Section 4. Entries from referrals whose Holding Period has not yet been completed will be held pending and confirmed upon completion.

5.3. A Referrer must maintain an active StashAway account at the time of the draw to be eligible. Raffle entries will be forfeited if the Referrer's account is closed before the Prize Draw Date.

6. Draw & Prizes

6.1. A single draw will be conducted on the Prize Draw Date set out in Section 1, after all Holding Periods for referrals made during the Campaign Period have been assessed and confirmed.

6.2. Prizes are as set out in Section 1. A Referrer may only win one prize in the draw.

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

7. Winner Notification & Fulfilment

7.1. Winners will be notified by email and in-app notification.

7.2. Prizes will be fulfilled by way of a digital voucher or e-gift sent to the winner's registered email address within 14 calendar days of the Prize Draw Date.

7.3. Winners must respond to StashAway's notification within 14 calendar days of being notified. StashAway reserves the right to forfeit and re-award the prize if no response is received within this window.

7.4. StashAway is not responsible for delivery failures resulting from an incorrect or inactive registered email address. Winners are responsible for ensuring their contact details are up to date.

8. General

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

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

8.3. By participating in this campaign, Referrers and Referees agree to be bound by these Terms & Conditions and StashAway's general Terms of Service.

8.4. StashAway reserves the right to review and verify the authenticity of all referrals. StashAway may withhold or cancel raffle entries and prizes if fraudulent or abusive behaviour is suspected, or if eligibility conditions are not met.

8.5. 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.

8.6. 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: [21 Aug 2026]