

StashAway Gold ETF Referral Campaign

Terms & Conditions

1. Campaign period

The campaign runs from 4 February 2026 to 6 March 2026 (both dates inclusive).

2. Definitions

- **Referrer** — an existing client who refers a friend to invest with StashAway.
- **Referee** — a referred friend who invests with StashAway.
- **Investment portfolios** — General Investing by StashAway, General Investing by BlackRock®, Shariah Global Portfolio, Responsible Investing, Flexible Portfolios, and Thematic Portfolios.

3. Eligibility

- The campaign is open to all existing StashAway clients with a funded and active account.
- Referees must be new to StashAway and have not previously signed up for an account.
- Referees must sign up using the referrer's unique referral link and make qualifying deposits during the campaign period.
- Only sign-ups made via the referral link qualify for rewards.

4. Referral rewards for referrers

For each successful referral during the campaign period, referrers will receive:

1. Free investing for 6 months on up to RM30,000 (applies across investment portfolios only).
2. Up to RM88 worth of Gold ETF rewards, credited into the referrer's Gold ETF Explorer portfolio.

Requirements to qualify for the Gold ETF reward

- The referee completes the StashAway account opening during the campaign period and meets one of the following deposit requirements during the campaign period.

Referee deposit requirement into eligible portfolios	Referrer reward
Net deposit amount RM1,000 - 9,999	RM38 worth of Gold ETF
Net deposit amount RM10,000 or more	RM88 worth of Gold ETF

- The referee must maintain the net deposit value until 31 March 2026.
- The referee must make the qualifying net deposit into at least one of the following eligible investment portfolios:
 - General Investing by StashAway
 - General Investing by BlackRock®
 - Shariah Global Portfolio
 - Responsible Investing
 - Flexible Portfolios
 - Thematic Portfolios
 - ETF Explorer
 - StashAway Simple™
- The referee can make multiple deposits during the campaign period.

There is no limit to the number of friends that referrers can refer to during the campaign period.

5. Rewards for referees

Your referees will enjoy the following welcome rewards for signing up using your referral link during the campaign period:

1. **A 0.15% p.a. bonus return** in StashAway Simple™ for 6 months.
2. **Up to RM300 in Gold ETF** rewards for investing in investment portfolios.
3. **Free investing for 6 months** on up to RM10,000 for funds in investment portfolios.
4. **Unlimited free buy orders** in ETF Explorer for 1 month.

6. Reward crediting

- The Gold ETF reward will be credited to the referrer's Gold ETF Explorer portfolio by 10 April 2026.
 - For example, Amy referred John to StashAway on 5 February 2026.
 - John completed his account opening and made a **deposit** of RM10,000 on 7 February 2026 and **maintained it until 31 March 2026**.
 - The Gold ETF reward of RM88 will be credited into Amy's StashAway account by 10 April 2026.
- The free-investing reward will be automatically applied to the referrer's and referee's accounts once the referral is verified.
- If the referrer doesn't have a Gold ETF portfolio, StashAway will create a Gold ETF portfolio on the client's behalf to process the reward.

6.1 ETF Rewards Risk Warnings

- The Gold ETF is classified as **Aggressive** risk.
- By joining the referral programme, you agree to receive the Gold ETF reward and acknowledge that it may exceed your recommended risk level.
- StashAway reserves the right to issue an equivalent reward into a StashAway Simple™ portfolio if we assess that the Gold ETF is not suitable for the client.
- If the client does not have a StashAway Simple™ portfolio, StashAway will create a Simple portfolio on the client's behalf to process the reward.

7. 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.

Last updated on 4 February 2026.