

IMPORTANT NOTICE AND STANDARD DISCLAIMER

Jurisdictional presence

In the Dubai International Financial Centre ('**DIFC**'), StashAway offers its services through StashAway Management (DIFC) Limited, which is regulated by the Dubai Financial Services Authority ('**DFSA**').

- **Not offer, solicitation or sale of any investment product**

This communication/email/ information and the document(s) attached (if any) (collectively the "Information") are provided to you alone for discussion purposes only. This is not and does not constitute or form part of any offer, recommendation, advice, invitation or solicitation to purchase any financial product or subscribe or enter any transaction. This is not intended to be an invitation or offer made to the public to subscribe for any financial product or other transaction.

Such Information shall not constitute financial advice or a recommendation. We, StashAway, do not undertake to be your adviser by providing you with this Information. Therefore, we do not assume any fiduciary responsibility or liability for any consequences, financial or otherwise, arising from any transaction in reliance on such information. This Information does not take into account your personal circumstances, e.g. investment objectives, financial situation or particular needs. You should consult your own independent financial, accounting, tax, legal or other competent professional advisors.

- **Past performance**

Past performance is no guarantee of future results. Actual results may vary depending on the timing and frequency of deposits / withdrawals. Future results may not meet our/ your expectations due to a variety of economic, market and other factors.

All figures and amounts stated are for illustration purposes only and shall not bind us.

Any quotations, comments, analysis, estimates, forecasts, opinions or other similar information provided in this communication or otherwise, represents our judgment based on certain assumptions and parameters as of the date indicated. Therefore, they may be subject to change without notice and we give no warranty as to its accuracy, completeness or reliability.

- **Third party information (including information provided by Saxo)**

General

Information provided in relation to values of securities, applicable exchange rates, NAV and dividends are obtained from Saxo Capital Markets Pte. Ltd., brokers, fund managers and/or such other third party intermediaries as StashAway may select from time to time. Where such information is shared with you, do note that StashAway is not responsible for errors or omissions in links from such nonaffiliated websites or other publicly available third party material provided.

For Statement of Account

StashAway has opened a securities brokerage account to buy and sell investments on behalf of its customers, on a discretionary basis, on behalf of its customers and according to the recommended portfolios tailored for them, with Saxo Capital Markets Pte. Ltd. ("Saxo") and/or such other third party brokers as StashAway may select from time to time. For certain investments, StashAway may buy and sell investments on behalf of its customers with or through fund managers and/or other third party intermediaries ("**Intermediaries**"). In the event that up-to-date information from Saxo or the Intermediary (as the case may be) is not available at the time of printing of the statement of account, StashAway will report to you the applicable exchange rates, NAV, values of securities bought and sold, and dividends based on the last available information provided to StashAway by Saxo or the Intermediary. In such a case, StashAway will inform you accordingly. StashAway does not assume responsibility for the accuracy, timeliness and completeness of the information as reported by Saxo, the Intermediary and StashAway will not accept liability for any loss arising from your use of, or reliance on, such information.

Subject to the above paragraph, the net asset value, or NAV of each security for any particular day is valued using the closing prices of the relevant exchange where the security is listed from the previous trading day. For example, the prices of the security indicated in the Opening Balance of the Portfolio Balance is calculated based on the closing prices of the relevant exchange where the security is listed from the trading day before the first day of the statement month. The information stated in the statement of account are reported to you in the reporting currency indicated in the statement rounded to the nearest two decimal places, and where applicable, based on the stated exchange rate which is based on the closing exchange rate of the trading day before the day of the Opening or Closing balance, as applicable.

- Subject to General Terms and Conditions

For the avoidance of doubt, all Information and StashAway's dealings with you are subject to StashAway's general terms and conditions which are found [here](#).