# USD Cash Yield Booster Campaign Terms and Conditions

Campaign Period: 24 November 2025 – 7 January 2026

## 1. Eligibility

- 1.1. The Campaign is open exclusively to new StashAway clients in the UAE who:
  - sign up and make their first-ever investment with StashAway during the Campaign Period; or
  - signed up before the Campaign Period but make their first-ever investment during the Campaign Period.
- 1.2. Existing StashAway clients who have previously made any investment **do not** qualify.
- 1.3. A minimum net deposit of \$10,000 USD into the USD Cash Yield portfolio made during the Campaign Period is required to qualify for the Campaign.

## 2. Campaign mechanics

- 2.1. Eligible clients will receive a boosted 6.3% p.a. yield (gross) on the USD Cash Yield portfolio for a period of three (3) months.
- 2.2. To activate the booster, clients must deposit a minimum of \$10,000 USD net deposit into the USD Cash Yield portfolio during the Campaign Period.
- 2.3. The boosted rate will apply only to the USD Cash Yield portfolio and only for the first three (3) months starting from the date the client invests at least \$10,000 USD.
- 2.4. To enjoy the rate booster, the qualifying deposit of a minimum \$10,000 USD must reach StashAway by 7 January 2026.
- 2.5. The booster will be paid out once, covering the full 3-month period, into the client's USD Cash Yield portfolio by 30 April 2026.
- 2.6. Qualifying funds must remain invested in the portfolio until the reward distribution date for the client to remain eligible for the reward. If the portfolio is closed or funds are withdrawn before the reward is credited, the reward will be forfeited.

# 3. Deposits and withdrawals

- 3.1. Only fresh funds deposited into the USD Cash Yield portfolio qualify.
- 3.2. Qualification for the rate booster is calculated based on net new deposits (deposits minus withdrawals) into the USD Cash Yield portfolio during the Campaign Period. Cumulative deposits are allowed.
- 3.3. Transfers between StashAway portfolios do not count toward the minimum \$10,000 USD requirement.

### 4. Yield and risk disclosure

- 4.1. The clients who qualify for the promotion will receive a fixed boosted 6.3% p.a. yield for 3 months.
- 4.2. The clients who do not qualify for the promotion will earn the prevailing yield on their deposits into the USD Cash Yield portfolio.
- 4.3. The latest annualised yield of 6.3% p.a. shown includes a 2.3% p.a. booster for three months. It is based on a gross yield-to-maturity (YTM) of 4.0% p.a. provided by the fund manager and is accurate as of 31 October 2025.
- 4.3. The YTM may change depending on market conditions and is not a guarantee for future returns.
- 4.4. The underlying portfolio invests in short-term US Treasuries, an ultra-low-risk asset class.
- 4.5. 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.
- 4.6. 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. You should consult your own independent financial, accounting, tax, legal or other competent professional advisors.

# 5. Limited availability

- 5.1. The booster is limited to 700 eligible clients on a first-come, first-served basis.
- 5.2. StashAway will notify clients when the limit has been reached on its website.
- 5.3. StashAway will determine eligibility based on the timestamp of the first qualifying deposit.

#### 6. General terms

- 6.1. StashAway reserves the right to amend, suspend, or terminate the Campaign at any time without prior notice.
- 6.2. In the event of any dispute, StashAway's decision will be final.
- 6.3. The Campaign cannot be combined with other StashAway promotions unless explicitly stated.
- 6.4. By participating in the Campaign, clients agree to these Terms & Conditions.

Terms and conditions last updated 24 November 2025.