



DASH VISA – Apple Pay Terms and Conditions

These Terms and Conditions ("**Terms and Conditions** ") apply when you choose to add your DASH VISA Prepaid Virtual Card ("**Card**") to the Apple Pay digital wallet ("**Wallet/Apple Pay**"). These Terms and Conditions state the terms and conditions set out your responsibilities and obligations in respect of your use of your Card within the Wallet. By installing your Card within the Wallet, you acknowledge that you have read and understood these Terms and Conditions and you agree to be bound by them.

1. DEFINITIONS

The expressions defined in the terms and conditions governing the use of your Card shall bear the same meanings when used in these Terms and Conditions, and the following words shall have the corresponding meanings:

"**you**" and "**your**" refer to you.

"**TEPL**", "**we**," "**us**," "**our**" refer to Telecom Equipment Pte Ltd (Company Registration Number 198904636G)

2. ADDING A CARD

Apple Pay is available to cardholders for the purposes of purchasing goods and services or for other permitted transactions with a compatible Apple device as determined by Apple ("**Eligible Device**") at merchants that accept Apple Pay as a form of payment through near field communication enabled payment terminals. When you add a Card to the Wallet, the Wallet allows you to use the Card to enter into transactions where the Wallet is accepted.

You can add your Card to the Wallet or remove your Card from the Wallet by following the instructions of the Wallet provider and any other security procedures as may be prescribed by us from time to time. You acknowledge that the Wallet provider and TEPL has the right to decline the enrolment of a Card or to suspend or delete or reactivate a Card enrolled with the Wallet, and we shall not be liable if you are unable to enrol a Card on the Wallet or upon any suspension or deletion of a Card enrolled with the Wallet, for any reason whatsoever.

3. CARD AGREEMENTS DO NOT CHANGE

The terms, agreements, disclosures and applicable fees and charges that govern your Card and the account tied to the Card, including any spending or other limits that we may apply to your Card, continue to apply when you add your Card to the Wallet. The Wallet simply provides another way for you to make purchases with the Card.

4. USE OF WALLET

You must keep your Eligible Device safe and ensure that any passcode or personal identification number required to allow you to use your Eligible Device to access and use your Card to make purchases for Apple Pay is not disclosed to any one and you must take all steps and prevent any fraud, loss or theft in respect of your Eligible Device or your Card in connection with the use of the Wallet.

Use of Apple Pay is at your discretion. Accordingly, you agree that the access and use of your Card on Apple Pay will be considered as authorized by you and you shall be responsible and liable for all purchases or transactions with Apple Pay using your Card.

You shall be solely responsible for all fees and charges that may be imposed by the Wallet provider or any relevant third party for your use of the Wallet.



5. LOSS OF DEVICE

You agree to contact us immediately if a Eligible Device which has the Wallet containing your Card has been lost or stolen, or if you suspect that there has been fraud in relation to your Card, and if we so require, furnish to us a statutory declaration in such form as we specify and/or a police report and/or any other information we may reasonably require. You shall remain liable for all unauthorised use of your Card in connection with the Wallet.

6. WE ARE NOT RESPONSIBLE FOR THE WALLET

TEPL is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Card in the Wallet. We are not responsible for any failure of the Wallet or the inability to use the Wallet for any transaction. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third-party relationships that may impact your use of the Wallet. We further reserve the right to reject, decline, or block, without liability, any transaction with Apple Pay using your Card.

You acknowledge and agree that TEPL makes no representations, warranties or conditions of any kind relating to the use of the Wallet. We are not responsible for, and do not provide, any support or assistance for the Wallet, any third party hardware, software or other products or services. You should contact the Wallet provider for all technical assistance on the Wallet (including but not limited to Eligible Devices supported by the Wallet).

7. AMENDMENTS AND ASSIGNMENTS

We may amend these Terms and Conditions at any time by posting the updated Terms and Conditions on our website, or by notifying you through any other means as we may determine. By retaining your Card in the Wallet and/or use of your Card after our posting and/or notifying you of the updated Terms and Conditions, you shall be deemed to have accepted the updated Terms and Conditions.

TEPL may assign and transfer any or all of its rights, interests and obligations under these Terms and Conditions to any person. Any such assignment or transfer shall take effect upon posting on the Dash Website or on such date as may be otherwise stated. You shall not assign, transfer or encumber any or all of your rights, interests and obligations under these Terms and Conditions without the prior written consent of TEPL.

8. PRIVACY POLICY

You agree that we may disclose particulars of your Card and/or the underlying Card account (including personal data) to the Wallet provider, card network (whether within or outside of Singapore), and/or any other relevant party whom we deem it reasonable to make such disclosure in order to fulfil your request to set up your Card in the Wallet or for processing your transaction and/or for purposes in relation to your Card.

You agree that we may collect, transmit, store, and use technical, location, and login or other information about you and your use of the Cards through Apple Pay.

You hereby consent to our collection, use, disclosure and processing of your personal data in accordance with the Dash Data Privacy Policy.

You acknowledge that the privacy and security of any information which you may provide to and/or is held by the Wallet provider will be governed by the privacy policy of the Wallet provider and that we all not be responsible for the same.



9. COMMUNICATION

We may send any notices or any other communication in relation to your Card and/or the Wallet to you through any mode or medium as selected by us, including but not limited to in-app push notifications, facsimile transmission, short message service, electronic mail, ordinary pre-paid post or personal delivery to your last known address. You are considered to have received all communication and notices sent by electronic media such as in-app push notifications, short message service or electronic mail, once such communication and notices have been sent to you. Communication and notices sent by facsimile shall be considered to have been sent and received by you on the same day. Communication and notices sent by prepaid mail shall be considered to have been delivered on the day immediately after the date of posting if sent by post in Singapore, and considered delivered seven (7) days after the date of posting if sent outside of Singapore.

10. GOVERNING LAW

These Terms and Conditions shall be subject to and construed in accordance with the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore.

11. THIRD PARTY RIGHTS

Save for the Singtel Group Corporations, no person who is not a party to these Terms and Conditions has any right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any provision of these Terms and Conditions.

12. QUESTIONS

If you have questions about the Wallet, contact the Wallet provider using information given to you by the provider. If you have questions about your Card or the account tied to your Card, visit Dash website at dash.com.sg/contact or call us at 1800 438 3274