

## Terms and Conditions for Dash First use Promotion

1. These Terms and Condition for the Dash to First Use Promotion ("**Promotion**") are binding on all persons participating in the Promotion organised by SingCash Pte. Ltd. ("**Singtel**").
2. The Promotion shall be for the period starting from 3 November 2020 and ending 31 March 2021 (inclusive of both dates) ("**Promotion Period**")
3. You will be eligible to receive a "Reward points" ("**Reward Points**") in respect of the first and only the first transaction of the Dash Account which you had first applied for using your mobile phone number and relevant identification number (e.g. NRIC) during the Promotion Period (such account, your "**Dash Account**" and such transaction expressly set out in Clause 4, the "**Eligible Transaction**"), subject to and in accordance with these **Terms and Conditions**.
4. Under the Promotion, and subject to these Terms and Conditions, eligible Dash Customers ("**Eligible Customers**") will be credited **800 Reward Points** for (i) the first Dash payment transaction of minimum \$2 made at Dash accepted merchants (excluding Singtel bill payments, donations to charity organisations, top ups to Dash accounts, payments to another Dash account or insurance companies, including without limitation, Etiqa Insurance Pte. Ltd., Great Eastern General Insurance Limited, cash outs and/or adjustments made for any refunded transactions) in accordance with the applicable Dash Terms and Conditions during the Promotion Period.
5. To be eligible for the Reward Points:
  - (a) you must have first applied for your Dash Account during (and not any time before or after)during the Promotion Period);
  - (b) the Eligible Transaction must be made within 30 calendar days from the date on which you first applied for your Dash Account.
6. If the eligibility criteria in paragraph 3 are met, Singtel will, on the calendar day immediately following the date on which the Eligible Transaction was made (such day, the "**Credit Date**"), credit 800 Reward Points to your Dash Account. Each Eligible Customer is entitled to the Reward Points only once.
7. Notwithstanding any provision in these Terms and Conditions:
  - (a) Singtel shall not be required to credit any Reward points to your Dash account (or to pay you any amount in any other form or manner) in connection with these Terms and Conditions, if:
    - (i) at any time Singtel, at its sole discretion, suspects any fraud in relation to, and/or misuse of, your Dash Account and/or any amount in your Dash Balance (whether by you or any other person, with or without your knowledge);
    - (ii) if your Dash Account is for any reason terminated and/or suspended during the period from 3 November 2020 to the Credit Date (both dates inclusive) ("**Relevant Period**"); and/or
    - (iii) the phone number which is registered in respect of your Dash Account is for any reason changed (whether by you or any other person, with or without your knowledge) during the Relevant Period; and/or
    - (iv) your Dash Balance following the credit of the Reward Points will exceed the wallet limit of \$999 under the Dash Terms and Conditions; and/or

- (v) the Promotion is terminated in accordance with these Terms and Conditions at any time during the Relevant Period; and
- (b) Singtel shall be entitled to, at Singtel's sole discretion and without prior notice to you, deduct from your Dash Account, any amount which has been credited to your Dash Account in connection with these Terms and Conditions (or any part thereof), if:
  - (i) Such amount (or any part thereof) was not due to you in accordance with these Terms and Conditions:
  - (ii) At any time Singtel, at its sole discretion, suspects any fraud in relation to, and/or misuse of, such amount (or any part thereof), your Dash Account and/or any amount in your Dash Balance (whether by you or any other person, with or without your knowledge); and/or
  - (iii) Either or both of the events described in paragraphs 5(a)(ii) and 5(a)(iii) occur(s).
- (c) Singtel shall be entitled, at Singtel's sole and absolute discretion and without notice to you, to claw-back from your Dash Balance, the Reward Points which has been credited to your Dash Balance in connection with these Terms and Conditions (or any part thereof), if such amount has, in Singtel's sole opinion, been wrongfully credited to you for any reason whatsoever.
- 8. Singtel reserves the right to, at Singtel's sole discretion and without prior notice to you, terminate the Reward Points and to add, delete or change these Terms and Conditions at any time. Without prejudice to the foregoing, Singtel has sole and absolute discretion to determine a person's (including, but not limited to, your) eligibility to receive the Reward Points (or any part thereof).
- 9. Singtel's decisions on all matters relating to or in connection with the Reward Points and these Terms and Conditions shall be final. No correspondence or claims will be entertained. Singtel shall not in any event be liable in any way to you or any person for any loss, liability, damages or expense whatsoever, howsoever arising, in connection with these Terms and Conditions (including, but not limited to, that arising from or in connection with any failure or delay by Singtel to credit the Reward Points (or any part thereof) to you or any person).
- 10. Singtel shall not in any event be liable in any way to you or any person for any loss, liability, damages or expense whatsoever, howsoever arising, in connection with this Promotion (including, but not limited to, that arising from or in connection with any failure or delay by Singtel to credit the Reward Points (or any part thereof) to you or any person).
- 11. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- 12. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotion material relating to the Promotion, these Terms and Conditions shall prevail.
- 13. You acknowledge and agree that your use of your Dash Account is governed by other terms and conditions (which you have already agreed to and which can be accessed at [www.dash.com.sg/terms](http://www.dash.com.sg/terms)).
- 14. These Terms 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.
- 15. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act, Chapter 53B of Singapore to enforce or enjoy the benefit of any provision of these Terms and Conditions.