

Terms and Conditions for In-App Insurance Products/Services within Dash

1. These Terms and Conditions are binding on all Dash customers who access, apply/register for or purchase any insurance products/services within and through the Dash Application (“**In-App Insurance Products/Services**”).
2. Singtel reserves the right to vary, withdraw or terminate any In-App Insurance Products/Services offered in the Dash Application and/or to vary, amend, delete or supplement any of these Terms and Conditions, at any time, in its sole absolute discretion and without prior notice to you.
3. Notwithstanding any other provision of these Terms and Conditions, Singtel has the sole and absolute discretion to determine the eligibility of a Customer to access, apply/register for or purchase any In-App Insurance Products/Services through the Dash Application.
4. Singtel’s decisions on all matters relating to or in connection with In-App Insurance Products/Services and these Terms and Conditions shall be final. No correspondence or claims will be entertained.
5. Singtel is not in the insurance business and is not acting as an agent or broker for the Insurer. Singtel, on behalf of itself and its officers, directors and employees, does not promote, endorse, recommend, procure or advise on any insurance product or matter related thereto. The insurance policy in respect of any In-App Insurance Products/Services (“**Insurance Policy**”) is underwritten by the respective Insurers and shall be subject to the terms and conditions in the applicable policy documents and such other terms and conditions as may be imposed by such Insurers.
6. All matters concerning or affecting any In-App Insurance Products/Services including eligibility, enrolment, enforcement, and claims must be made directly to the respective Insurer. Singtel reserves the right not to entertain any calls, enquiries or claims concerning or affecting any Insurance Policy or insurance products offered by the Insurer. All claims under the Insurance Policy will be handled directly and solely by the Insurer.
7. Singtel makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the In-App Insurance Products/Services supplied by any insurer through the Dash Application (“**Insurer**”) and assumes no liability or responsibility for the acts or omissions of such Insurers. Any dispute about the value, condition or performance of any of such In-App Insurance Products/Services is to be resolved directly with the respective Insurer.
8. To the extent permitted by law, Singtel shall not in any event be liable in any way to you or any person for and you shall hold Singtel harmless against any loss, liability, damages or expense whatsoever, howsoever arising, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of or in connection with any In-App Insurance Products/Services.

- 9.** By accessing or applying for any In-App Insurance Products/Services, you consent to Singtel's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of your personal data and/or information provided to Singtel, including but not limited to, for the purposes of administering and/or facilitating your application or registration for, or otherwise for purposes relating to the In-App Insurance Products/Services, and you further consent and acknowledge that the participants' personal data and/or information:

 - (a) will also be processed in line with Singtel's privacy statement available at <http://www.dash.com.sg/terms>; and
 - (b) may be used in accordance with Singtel's policies, terms and conditions or notices made available by Singtel from time to time.

- 10.** These Terms and Conditions are to be read in conjunction with other applicable terms and conditions (which can be accessed at <http://www.dash.com.sg/terms>). If there is any inconsistency between these Terms and Conditions and such other applicable terms and conditions, these Terms and Conditions shall prevail to the extent of such inconsistency.

- 11.** 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.

- 12.** 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.