

Terms and Conditions for Singtel Dash Lucky Draw Promotion

1. The Singtel Dash Lucky Draw Promotion (the “**Promotion**”) is organised by SingCash Pte Ltd (“**SingCash**”), and is subject to these Terms and Conditions. By participating in the Promotion, all participants shall be deemed to have accepted and agreed to be bound by these Terms and Conditions and all decisions of SingCash, which shall be final and binding in all respects.
2. The Promotion shall run from 14 July 2021 to 12 September 2021 (both dates inclusive) (the “**Promotion Period**”).
3. Under the Promotion, and subject to these Terms and Conditions, an eligible customer (“**Eligible Customer**”), who holds a New Dash Account (defined below), will be entitled to participate in a lucky draw (the “Lucky Draw”) if the Eligible Customer successfully completes at least two (2) Eligible Transactions (defined below) within the Promotion Period.
4. A New Dash Account is a Dash account that the Eligible Customer signed up for with the referral code ‘DASHSTNU’, which account was successfully activated within the Promotion Period. An Eligible Transaction is a purchase transaction at any Dash accepted merchant, with a minimum value of SGD\$30.00, and paid in a single transaction, with funds from the Dash Account, but shall exclude the following transactions:
 - (i) Donation to a charitable organisation;
 - (ii) FAST/PayNow related payment;
 - (iii) Peer to Peer transaction where funds are transferred from a Dash account to another;
 - (iv) Top up to a stored-value facility or e-wallet (including but not limited to EZ-Link, TransitLink, GrabPay and Dash) or any other account;
 - (v) Payment made to an insurance company, including without limitation, Etiqa Insurance Pte. Ltd. and Great Eastern General Insurance Limited, or otherwise made to a Dash EasyEarn and/or Dash PET account; and
 - (vi) Cash out.

SingCash’s determination as to whether a transaction is an Eligible Transaction shall be final and binding on all Eligible Customers. If there is an adjustment, cancellation or reversal of an Eligible Transaction or a refund is made to the Eligible Customer for any reason whatsoever, or the Eligible Transaction is otherwise void, such a transaction is deemed unsuccessful.

5. To be eligible for the Promotion, the Eligible Customer must:
 - a. hold a New Dash Account, which account must, at all times, be and remain valid and not for any reason be suspended; and
 - b. comply at all times (including, but not limited to, in connection with carrying out the Eligible Transactions) with the terms and conditions governing the use of Dash account, including, but not limited to, the Dash Terms and Conditions (which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>).
6. Employees of the Singtel Group of Companies and their respective appointed advertising, media and auditing agencies and any other parties who are directly involved in the organizing, promoting or conducting of the Lucky Draw shall not be eligible to participate in the Promotion.

7. For the avoidance of doubt, the Promotion is open to individuals only. Corporate or other entities shall not be eligible to participate in the Promotion.
8. SingCash reserves the right to request for the Eligible Customer's proof of identity for the purpose of verifying its eligibility for this Promotion or claim to the Prize (defined below). In the absence of such verification, SingCash shall be entitled in its discretion to disqualify the Eligible Customer from the Promotion, and the Eligible Customer shall have no claim whatsoever against SingCash in such event.
9. The Lucky Draw will be conducted by SingCash at 31C Exeter Road, Comcentre Atrium, #03-00, Singapore 239734 on 30 September 2021 or on such other date and/or venue as may be determined at the sole and absolute discretion of SingCash.
10. There will only be one (1) winner for this Promotion, and the winner will receive Dash credits ("Prize") that will be paid to the winner's New Dash Account subject always to the following terms and conditions:
 - a. the Dash credits shall be equivalent to (a) the monthly subscription charge (excluding tax) paid by the winner as stipulated in the Singtel issued invoice for one (1) nominated mobile service ("Singtel Mobile Invoice"); or (b) SGD\$100, whichever is lower;
 - b. the following fees or charges (non-exhaustive) do not form part of subscription charge:
 1. fees or charges for additional services including (without limitation) Singtel Music and Netflix;
 2. fees or charges for subscribing to additional data; and
 3. usage charges;
 - c. the entitlement to the Dash credits shall only arise upon full settlement by the winner of the amount indicated as "Total Due" in the Singtel Mobile Invoice, for a particular month, by the stipulated due date;
 - d. settlement of the Singtel Mobile Invoice must be undertaken utilizing funds from the winner's New Dash Account;
 - e. the winner shall select one (1) mobile service only, and notify SingCash of this selection, enclosing a copy of the latest invoice for the selected mobile service. Each of the Singtel Mobile Invoices issued (post such selection) for that mobile service, on a monthly basis, for the next twelve (12) consecutive months, shall be the nominated Singtel Mobile Invoice for the purpose contemplated under this paragraph. Subject to these Terms and Conditions, Dash Credits are only payable in respect of these twelve (12) Singtel Mobile invoices; and
 - f. for the avoidance of doubt and without limiting the generality of the foregoing, if the condition stated under sub-paragraph (c) or (d) above is not satisfied, the Dash credits, which would otherwise have been paid to the winner, shall be forfeited.
11. SingCash reserves the right to disqualify the winner if any of these Terms and Conditions are not met by the winner. SingCash's decision as to the winner of the Lucky Draw shall be final and conclusive.
12. SingCash further reserves the right, at its absolute discretion, to change or substitute the Prize and/or to change the draw date for the Lucky Draw.
13. SingCash will endeavor to notify the winner of the result of the Lucky Draw within fourteen (14) working days after the completion of the Lucky Draw.
14. All Prizes won are non-exchangeable and non-redeemable for cash and/or any other items. SingCash's determination on all matters in connection with the Prizes shall be final and binding on the winner, and no appeal will be entertained.
15. The Eligible Customer acknowledges and agrees that its use of the New Dash Account shall be governed by the terms and conditions found at www.dash.com.sg/terms.

16. SingCash reserves the right to disqualify any Eligible Customer from the Lucky Draw if (a) the Eligible Customer is determined, in SingCash's sole discretion, to be ineligible for any reason whatsoever; (b) at any time, SingCash, at its sole and absolute discretion, suspects any fraud, collusion or illegal activity in relation to, and/or misuse of, the New Dash Account; (c) the phone number which is registered, in respect of the New Dash Account, is for any reason changed (whether by the Eligible Customer or any other person, with or without the consent or knowledge of the Eligible Customer) at any time before the award of the Prize to the winner; or (d) at any time, SingCash reasonably believes that the Eligible Customer is involved in manipulating, rigging, abusing, cheating the underlying system or is otherwise engaged in any activity calculated to game the system or gain an unfair advantage.
17. SingCash shall be entitled, at SingCash's sole and absolute discretion and without prior notice, to remove any Prize which has, in SingCash's sole opinion, been wrongly awarded for any reason whatsoever, including by reason of any failed Eligible Transaction.
18. SingCash may, but is under no obligation whatsoever, disclose the identity and other personal data of the winner or publish the same in connection with the Promotion at any point in time, and the winner, by participating in this Promotion, hereby consents to the aforesaid.
19. The Eligible Customer consents to SingCash's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of the Eligible Customer's personal data, information and photograph, whether provided to SingCash or otherwise, for the purposes of administering the Eligible Customer's registration, organizing and promoting the Promotion and/or Lucky Draw, or otherwise for purposes relating to the Promotion; and the Eligible Customer further consents and acknowledges that its personal data and/or information (i) will also be processed in line with Singtel's privacy statement available at <https://www.dash.com.sg/terms-and-conditions/> and (ii) may be used in accordance with Singtel's policies, terms and conditions or notices made available by SingCash from time to time.
20. SingCash reserves the right, at its sole and absolute discretion, to vary, modify and amend any of these Terms and Conditions and/or to suspend, discontinue or terminate the Promotion/Lucky Draw at any time without prior notification, or liability to any party. Please visit <https://dash.com.sg/deals> and/or <https://www.dash.com.sg/terms-and-conditions/> for the latest Terms and Conditions applicable to the Promotion.
21. SingCash reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion and/or Lucky Draw, including the Eligible Customer's eligibility, and whether a transaction qualifies as an Eligible Transaction. SingCash's determination of all matters relating to this Promotion and/or Lucky Draw shall be final and binding and no appeal or objection on any grounds will be entertained.
22. Unless otherwise determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
23. 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.
24. By participating in the Promotion and/or the Lucky Draw, each Eligible Customer agrees to fully and effectively indemnify, defend and hold harmless SingCash from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever, which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of the Promotion and/or the Lucky Draw. These obligations will continue to survive the expiry or termination of the Promotion and/or the Lucky Draw.

25. To the extent permitted by law, SingCash shall not be liable in any way to any person for any losses or damages of any kind, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of or in connection with the Promotion and/or Lucky Draw, including without limitation, from any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed, delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected or any delays in awarding the Prizes.
26. These Terms and Conditions shall be subject to and construed in accordance with the laws of Singapore and the Eligible Customer hereby submits to the exclusive jurisdiction of the courts of the Republic of Singapore.
27. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act of Singapore to enforce or enjoy the benefit of any provision of these Terms and Conditions.
28. SingCash is not an agent of any of the Dash accepted merchants (the "Merchant") and makes no representation that any due diligence was undertaken on the Merchant for the purpose of the Promotion. The product or service purchased or obtained from the Merchant may be subject to such other terms and conditions as may be imposed by the Merchant.
29. SingCash makes no warranty or representation as to the quality, value, suitability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the products sold by the Merchant and assumes no liability or responsibility for any of the acts or omissions of the Merchant. Nothing herein shall be construed as a recommendation on or endorsement of the Merchant's products or services. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with the Merchant. Any complaints or disputes in relation to such products or services must be resolved directly with the Merchant.