

Terms and Conditions

Dash PET “DASHNUSSU” Promotion (Aug-Sep 2021)

1. These Terms and Conditions for the Dash PET “DASHNUSSU” Promotion (“**Promotion**”) are binding on all persons participating in the Promotion organised by SingCash Pte. Ltd. (“**SingCash**”).
2. The Promotion shall be for the period starting from 1 August 2021 and ending on 30 September 2021 (inclusive of both dates) (“**Promotion Period**”).
3. Subject to these Terms and Conditions, the Eligible Customer will be entitled to receive **1,000 Dash reward points** when they purchase Dash PET insurance savings plan within the Dash app (hereinafter this purchase shall be referred to as “**Dash PET activation**”) and meet the following conditions:
 - a. the Eligible Customer used or applied the referral code “DASHNUSSU” at the point when the Eligible Customer applied for its Dash Account;
 - b. The Dash PET activation was completed within the Promotion Period, as confirmed by Etiqa Insurance Pte. Ltd. (“**Etiqa**”) and verified by SingCash;
 - c. The balance standing to the credit of the Eligible Customer’s Dash PET account shall be a minimum of S\$500 at the point of crediting of the 1,000 Dash reward points (“**Credit Date**”); and
 - d. The Eligible Customer’s Dash account is active and its Dash PET policy remains valid on the Credit Date,

provided always that the 1,000 Dash reward points shall only be available to the first 500 Dash PET activations that satisfy the condition under this paragraph, as determined by SingCash.

4. If the eligibility criteria for Dash PET activation and all other conditions herein are met, SingCash will endeavour to credit the 1,000 Dash reward points to the Eligible Customer’s Dash Account by 31 October 2021 (the period commencing from the start of the Promotion Period and ending on 31 October 2021 (inclusive of both dates) shall be referred to as the “**Relevant Period**”).
5. Subject to these Terms and Conditions, the Eligible Customer is only entitled to Dash reward points for this Promotion, and no other item.
6. Eligible Customers are bound by (a) the [terms and conditions issued by Etiqa](#) pertaining to the insurance product including eligibility requirements, and conditions under which the insurance policy may be revoked, cancelled or rendered void; and (b) [Singtel's Terms and Conditions for In-App Insurance Products/Services within Dash](#);
7. Notwithstanding any provision in these Terms and Conditions:
 - (a) SingCash shall not be required to credit any Dash reward points to the Eligible Customer’s Dash Account (or to pay the Eligible Customer any amount in any other form or manner) in connection with these Terms and Conditions, if:
 - (i) at any time SingCash, at its sole discretion, suspects any collusion, fraud or other unlawful or illegal activity in relation to, and/or misuse of, the Eligible Customer’s Dash Account and/or any amount in the Eligible Customer’s Dash Balance (whether by the Eligible Customer or any other person, with or without the Eligible Customer’s knowledge);
 - (ii) if the Eligible Customer’s Dash Account is for any reason terminated and/or suspended during the Relevant Period;

- (iii) the phone number which is registered in respect of the Eligible Customer's Dash Account is for any reason changed (whether by the Eligible Customer or any other person, with or without the Eligible Customer's knowledge) during the Relevant Period;
 - (iv) the Promotion is terminated at the discretion of SingCash at any time during the Relevant Period;
 - (v) at any time, SingCash reasonably believes that the Eligible Customer is involved in manipulating, rigging, abusing, cheating the underlying SingCash system (or a third party system) or is otherwise engaged in any activity calculated to game such system or gain an unfair advantage; or
 - (vi) there is a reversal, deactivation or cancellation of the successful Dash PET activation or a refund is made to the Eligible Customer for any reason whatsoever.
- (b) SingCash shall be entitled, at its sole discretion and without prior notice to the Eligible Customer, to remove from the Eligible Customer's Dash Account, the Dash reward points which has been credited in connection with these Terms and Conditions (or any part thereof), if:
- (i) Such Dash reward points were wrongly granted to the Eligible Customer for any reason whatsoever;
 - (ii) any of the events described in paragraphs 7(a)(i), 7(a)(iii), 7(a)(v) or 7(a)(vi) shall occur.
8. SingCash reserves the right, at its sole discretion and without prior notice to the Eligible Customer, to add, delete or change these Terms and Conditions at any time. Without prejudice to the foregoing, SingCash has sole and absolute discretion to determine a participant's eligibility to receive the Dash reward points (or any part thereof).
9. SingCash's decisions on all matters relating to or in connection with the Promotion, Dash reward points and these Terms and Conditions shall be final, including SingCash's determination as to whether the Dash PET activation satisfies all the requisite conditions. No appeal, correspondence or claims will be entertained. SingCash shall not in any event be liable in any way to the Eligible Customer or any other person for any direct or indirect loss, liability, damages or expense whatsoever, howsoever arising, in connection with the Promotion and/or these Terms and Conditions (including, but not limited to, that arising from or in connection with any failure or delay by SingCash to credit the Dash reward points (or any part thereof) to the Eligible Customer).
10. Unless otherwise determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
11. SingCash is neither licenced to sell any insurance related products nor competent to provide any insurance related advise. SingCash is not an agent of Etiqa and makes no representation that any due diligence was undertaken on Etiqa for the purpose of the Promotion. The products purchased or obtained from Etiqa may be subject to such other terms and conditions as may be imposed by Etiqa.
12. SingCash makes no warranty or representation as to the financial standing of Etiqa and the quality, value, suitability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the products sold by Etiqa and assumes no liability or responsibility for any of the acts or omissions of Etiqa. Nothing herein shall be construed as a recommendation on or endorsement of the insurance products. The Eligible Customer must understand and accept the risk of investing in any insurance product. It is advisable for the Eligible Customer to seek professional advice prior to investing in such products. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with Etiqa including (without limitation) the security, stability and robustness of Etiqa's

payment platform. Any complaints or disputes in relation to such products or otherwise shall be resolved directly with Etiqa.

13. In connection with the Dash PET activation, the Eligible Customer shall be directed to an external website that is not owned by SingCash. In this regard, both the [Dash Data Protection Policy](#), and (b) the [Terms and Conditions for Dash](#), shall apply, in particular (without limitation) the provisions relating to Third Party Content and Third Party Sites, as therein defined.
14. By participating in the Promotion, 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 (including Etiqa), of its personal data and/or information provided to SingCash by such Eligible Customer or any relevant third party (including Etiqa), for the purposes of administration of 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 the Dash Data Protection Policy available at <http://www.dash.com.sg/terms>; and (ii) may be used in accordance with SingCash's policies, terms and conditions or notices made available by SingCash from time to time. In the event that an Eligible Customer does not agree to its name and/or personal data being disclosed or used in the manner aforesaid, then such Eligible Customer is required to contact SingCash immediately.
15. 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.
16. The Eligible Customer acknowledges and agrees that its use of the Dash Account shall be governed by the terms and conditions found at www.dash.com.sg/terms. The redemption of Dash rewards points shall be governed by the [Terms and Conditions for Singtel Dash Rewards](#)
17. 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 Singapore.
18. 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.