



Terms and Conditions for Dash Refer-A-Friend Promotion

The Dash Refer-A-Friend Promotion (the “**Promotion**”) is organised by SingCash Pte. Ltd. (“**Singtel**”) and 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 Singtel, which shall be final and binding in all respects.

1. The Promotion is available from 1 April 2021 to 31 March 2022 (both dates inclusive) (the “**Promotion Period**”).
2. In these Terms and Conditions, the following words and expressions shall have the following meaning:

“**Friend**” means a person invited by a Referrer through the Dash Application to register for a new Dash Account under the Promotion and this person has not been a Dash user at any time prior to such registration.

“**Participants**” means the persons, including Referrers and Friends, participating in the Promotion.

“**Qualifying Transaction**” shall refer to any of the following:

- (a) Any offline or online payment transaction via the Dash Application at any of Dash accepted merchants for payment of goods and/or services (excluding donations, payments or top ups made to Dash EasyEarn, Dash PET accounts and/or other prepaid accounts and any FAST/PayNow related transaction) (each of which shall be referred to as “**Payment Transaction**”);
- (b) Signing up via the Dash Application, and activation, of a Dash PET policy and maintaining at all times no less than the minimum balance required in the Dash PET account (“Dash PET Transaction”); and
- (c) A remittance transaction via the Dash Application (“Remittance Transaction”),

PROVIDED ALWAYS THAT Singtel’s determination as to whether a transaction qualifies as a Qualifying Transaction shall be final and binding on the Participants.

“**Referrer**” means an existing Dash customer who has referred a Friend to register for a new Dash Account under this Promotion.

3. A Referrer must invite Friends through the Dash Application to register for a new Dash Account under the Promotion. The invitation, in such form as may be prescribed by Singtel, will be sent to the Friend from the Referrer’s mobile device via SMS/Facebook/Whatsapp or such other mode or form of transmission as Singtel may determine in its absolute discretion (“**Invitation**”). Each Invitation will contain a registration link (“**Link**”) which will bear a unique referral code tagged to the Referrer (“**Referral Code**”).



4. Subject to these Terms and Conditions, a Referrer shall be entitled to receive the following referral incentives (“**Referral Incentives**”) for each Qualifying Transaction completed by the Friend (referred by the Referrer) who has successfully registered for a new Dash Account through the Link using the Referral Code (“Dash Account Registration”) SUBJECT ALWAYS to the limits and conditions set out in the table below:

| Qualifying Transaction by Friend | Condition to be met | Date of Qualifying Transaction | Referral Incentive | Limits | |
|-------------------------------------|--|--|--|--|---|
| | | | | Cap on Redemption | Cap per Referrer and Friend |
| 1 st Payment Transaction | The Payment Transaction must amount to a minimum of S\$3.00 and paid in full in a single transaction and there must be no prior Payment Transaction made by the Friend whether with the new Dash Account or another Dash Account (be it active or otherwise) | <p>(a) If the Friend’s Dash Account Registration is completed on or before 3 January 2022, as validated by Singtel (“First Batch Registration”), the Qualifying Transaction must be completed between 1 September 2021 and 3 January 2022 (inclusive of both dates) or such later date as may be permitted by Singtel; and</p> <p>(b) If the Friend’s Dash Account Registration is completed between 4 January 2022 and 31 March 2022 (inclusive of both dates) or such later date as may be permitted by Singtel, as validated by Singtel (“Second Batch Registration”), the Qualifying Transaction must be completed on or before 31 March 2022 or such later date as may be permitted by Singtel.</p> | S\$3.00 Dash credits, and no additional Dash credits will be on offer for multiple Payment Transactions performed by the Friend | <p>In relation to the First Batch Registration, only the first 3,000 Purchase Transactions and/or Remittance Transactions completed in accordance with the terms herein and certified by Singtel will qualify for the Referral Incentive</p> <p>In relation to the Second Batch Registration, only the first 2,300 Purchase Transactions and/or Remittance Transactions completed in accordance with the terms herein and certified by Singtel will qualify for the Referral Incentive</p> | <p>A maximum of \$2,500 in total Referral Incentives per Referrer under the Promotion</p> <p>A maximum of \$10 in total Referral Incentives per referred Friend</p> |
| Remittance Transaction | The amount remitted is a minimum of S\$100.00 excluding transaction fees and must be remitted in a lump sum and there must be no prior Remittance Transaction made by the | (a) In relation to the First Batch Registration, the Qualifying Transaction must be completed between 1 December 2021 and 3 January 2022 (inclusive of both dates) or such later date as may be permitted by Singtel; and | S\$3.00 Dash credits, and no additional Dash credits will be on offer for multiple Remittance Transactions performed by the Friend | completed in accordance with the terms herein and certified by Singtel will qualify for the Referral Incentive | |



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|----------------------|--|--|---|--|---|
| | Friend whether with the new Dash Account or another Dash Account (be it active or otherwise) | (b) In relation to the Second Batch Registration, the Qualifying Transaction must be completed on or before 31 March 2022 or such later date as may be permitted by Singtel. | | | |
| Dash PET Transaction | There must be no prior Dash PET Transaction made by the Friend whether with the new Dash Account or another Dash Account (be it active or otherwise) | | S\$1.00 Dash credits, with an additional S\$3.00 Dash credits on offer if the balance in the Dash PET account remains no lower than S\$5000 at all times. | In relation to the First Batch Registration, only the first 500 Dash PET Transactions completed by referred Friends in accordance with the terms herein and certified by Singtel will be considered for the Referral Incentive | In relation to the Second Batch Registration, only the first 600 Dash PET Transactions completed by referred Friends in accordance with the terms herein and certified by Singtel will be considered for the Referral Incentive |

PROVIDED ALWAYS THAT Singtel's determination as to:

- (i) whether a Qualifying Transaction has been successfully completed and if so, the date of its completion; and
 - (ii) whether any of the above limits and/or caps have been exceeded,
- shall be final and binding on the Participants.



5. To be eligible for the Promotion:
- (a) Both the Referrer and Friend must have downloaded and must be using version 4.6 and above of the Dash application in sending any Invitations or making any Qualifying Transactions under this Promotion, as the case may be.
 - (b) The Dash Accounts of the Referrer and Friend must at all times be and remain valid and must not for any reason be terminated and/or suspended.
 - (c) The Referrer and Friend must comply at all times (including, but not limited to, in making the Qualifying Transaction) with the terms and conditions governing the use of Dash and the entering into of any of the Qualifying Transaction including but not limited to the Dash Terms and Conditions, [General Terms and Conditions for Mobile Remittance \(Remittance Service\)](https://www.dash.com.sg/terms), and the Terms and Conditions for In-App Insurance Products/Services within Dash (all of which may be accessed at <https://www.dash.com.sg/terms>).
 - (d) In the case where the Friend has undertaken a Dash PET Transaction, the Dash PET policy of such Friend must at all times be and remain valid and must not for any reason be terminated, revoked, cancelled and/or suspended.
 - (e) In the case where the Friend has undertaken a Remittance Transaction, the Dash Remittance account of the Friend must at all times be and remain valid and must not for any reason be terminated and/or suspended.
 - (f) The Referrer must at all times comply with all applicable laws and regulations and Singtel's directions with regards to all referral activities;
 - (g) The Referrer shall strictly refrain from:
 - i. making any representation, promise and/or giving any advice (financial, legal or otherwise) warranty, guarantee and/or assurance, with regards to any of the Qualifying Transactions;
 - ii. engaging in any conduct, act or omission that may be misleading, deceptive or that may improperly influence the Friend's decision to perform any of the Qualifying Transactions;
 - iii. providing inaccurate, ambiguous or incomplete information on any of the Qualifying Transactions;
 - iv. collecting, using and/or disclosing the Friend's personal data for purposes other than in connection with this Promotion. The Referrer shall secure the Friend's prior written consent to the collection and use of its personal information; and
 - v. engaging in any conduct or act that promotes the personal interest of the Referrer to the detriment of the Friend.

Employees of the Singtel Group of Companies and any other parties who are directly involved in the Promotion may not, at the discretion of Singtel, be eligible to participate in the Promotion.

6. Singtel will endeavour to credit the Referral Incentive to the Dash account of the Referrer within thirty (30) business day after the end of the Promotion Period, and certification by Singtel that all other pre-conditions have been satisfied or whenever Singtel deems fit.



7. Notwithstanding any provision in these Terms and Conditions:
- (a) Singtel shall not be required to credit the Referral Incentive or any part thereof to the Referrer's Dash account in connection with these Terms and Conditions, if:
 - (i) at any time Singtel, at its sole and absolute discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of the Participant's Dash account;
 - (ii) the Participant's Dash account and/or the Participant's access to or use of Dash is for any reason terminated and/or suspended during the period from the date of commencement of the Promotion Period to the date on which Singtel credits the Referrer's Dash account with the Referral Incentive pursuant to these Terms and Conditions (both dates inclusive) ("**Relevant Period**");
 - (iii) the Promotion is terminated at the sole discretion of Singtel at any time during the Relevant Period;
 - (iv) the phone number which is registered in respect of the Participant's Dash account is for any reason changed during the Relevant Period;
 - (v) the credit of the Referral Incentive will result in the Referrer's Dash account being in excess of the then prevailing maximum wallet limit; and/or
 - (vi) at any time Singtel, at its sole and absolute discretion, suspects or believes that the Participant is in breach of any applicable law, regulation and/or any of the terms herein.
 - (b) The Referral Incentive, or any part thereof that is not credited for such reasons in (a) above shall be forfeited at the sole and absolute discretion of Singtel, and the Participants shall not be entitled to any compensation for the same.
 - (c) Singtel shall be entitled, at Singtel's sole and absolute discretion and without prior notice to the Referrer, to remove from the Referrer's Dash account, the Referral Incentive which has been credited in connection with these Terms and Conditions (or any part thereof), if:
 - (i) such amount has, in Singtel's sole opinion, been wrongly credited for any reason whatsoever;
 - (ii) at any time, Singtel reasonably believes that the Participant 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; or
 - (iii) there is a revocation, termination, cancellation, surrender or reversal of the successful Qualifying Transaction or a refund is made to the Friend subsequent to the completion of the Qualifying Transaction for any reason whatsoever.

If Singtel is unable to remove the Referral Incentive, the sum equivalent to the Referral Incentive shall be a debt that is forthwith due and payable by the Referrer to Singtel, and Singtel shall have the right of set off in respect of this debt.
8. The Referral Incentive is non-exchangeable for any other items.
9. For avoidance of doubt, Referral Incentives will only be payable to the Referrer whose Referral Code has been applied during the registration of the Dash Account by the Friend. By applying the Referral Code, the Friend confirms its acceptance of the Terms and Conditions of this Promotion.



10. The Referrer shall not make any changes or amendments to the Invitation. Singtel shall not be liable to the Participant for any changes or amendments to the Invitation made by the Referrer in breach of these Terms and Conditions.
11. Singtel reserves the right to terminate the Promotion in its entirety 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 the Participant. In the event of such termination or variation, Singtel may at its absolute discretion elect not to award the Referral Incentive in respect of the terminated or varied Promotion.
12. Notwithstanding any other provision of these Terms and Conditions, Singtel has the sole and absolute discretion to determine the eligibility of a Participant to enter and participate in this Promotion and the Referrer's entitlement to the Referral Incentive. Singtel may at its sole and absolute discretion disallow or disqualify any persons from participating in the Promotion, and shall not be required to provide any reason or explanation for any of its determinations, decisions and opinions in this regard.
13. Singtel's decisions on all matters relating to or in connection with this Promotion and these Terms and Conditions shall be final including but not limited to its determination that all Referral Incentives have been exhausted. No appeal, correspondence or claims will be entertained.
14. Singtel shall not in any event be liable in any way to the Participant or any other person for any direct or indirect 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 Referral Incentive (or any part thereof) to the Referrer).
15. By participating in the Promotion, the Participants consent to Singtel's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, including the third party insurer and the Referrer, of the Participants' personal data and/or information provided to Singtel, for the purposes of administration of the Promotion; and the Participants further consent and acknowledge that the Participants' 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 Singtel's policies, terms and conditions or notices made available by Singtel from time to time.
16. Where the Participant is providing Singtel with personal data of another individual, the Participant shall warrant that the Participant is authorised by the individual to provide Singtel with the individual's personal data and have obtained the consent of the individual for the collection, use and disclosure of such personal data by Singtel in accordance with Dash Data Protection Policy available at <http://www.dash.com.sg/terms>.
17. Nothing in these Terms and Conditions is intended to, or shall be deemed to, establish any partnership, joint venture or relationship of partnership or agency between Singtel and any of the Participants. Accordingly, no Participant shall be deemed to have any authority to make any representation, or enter into any commitment or contract on behalf of Singtel. Each Participant confirms it is acting on its own behalf and not for the benefit of Singtel or any other person. No Participant shall be construed as being an agent or employee of Singtel by virtue only of these Terms and Conditions or this Promotion.
18. The Participants shall indemnify and hold Singtel harmless against any and all damages, losses, costs (including legal costs) incurred by Singtel in connection with or in relation to any breach by the Participant of its obligations and warranties under these Terms and Conditions.



19. 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 (a) these Terms and Conditions and (b) such other applicable terms and conditions (including (without limitation) terms set out in the Invitation, if any), these Terms and Conditions shall prevail to the extent of such inconsistency.
20. These Terms shall be subject to and construed in accordance with the laws of Singapore and the Participant hereby submits to the exclusive jurisdiction of the courts of Singapore.
21. 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.
22. Singtel is neither licenced to sell any insurance related products nor competent to provide any insurance related advice. Singtel is not an agent of any third party merchant or insurer (collectively the "Third Parties") and makes no representation that any due diligence was undertaken on the Third Parties for the purpose of this Promotion. The products purchased or obtained from the Third Parties may be subject to such other terms and conditions as may be imposed by them. Singtel 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 Third Parties and assumes no liability or responsibility for any of the acts or omissions of the Third Parties. Nothing herein shall be construed as a recommendation on or endorsement of any such products. The Friend must understand and accept the risk of investing in any insurance product. It is advisable for the Friend to seek professional advice prior to investing in such products. The Friend shall assume all and any risk associated with dealing or entering into any transaction with the Third Parties including (without limitation) the security, stability and robustness of the Third Parties' payment platform. Any complaints or disputes in relation to such products or otherwise shall be resolved directly with the Third Parties.