



## Terms and Conditions for Singtel Dash Remit PayNow VPA Top-up and Remit from 11 September 2025 to 12 October 2025

1. The Singtel **Dash Remit PayNow VPA Top-up and Remit** (the “**Promotion**”) is a promotion 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.
2. This exclusive promotion is valid for selected Singtel Dash customers only.
3. The Promotion is available **from 11 September 2025 to 12 October 2025**, (both dates inclusive) (the “**Promotion Period**”). This Promotion Period may be changed by Singtel where it deems appropriate, in its sole and absolute discretion.
4. Under the Promotion, and subject to these Terms and Conditions, an eligible customer (“**Eligible Participant**”) who completes (1) a successful Dash wallet top-up via PayNow VPA and (2) a successful remittance transaction, shall receive a free remittance (“**Fee Cashback**”) credited to its Dash Account provided always that all of the following conditions shall be met to Singtel’s complete satisfaction:
  - (a) the PayNow VPA top-ups and remittance transactions are completed within the Promotion Period;
  - (b) the top-up amount is successfully credited into the Eligible Participant’s Dash account via PayNow VPA;
  - (c) the remittance transaction is undertaken via the Eligible Participant’s Dash account;
  - (d) the amount is remitted directly to the beneficiary’s wallet/bank account.

Subject to these Terms and Conditions, the Cashback shall be credited no earlier than fourteen (14) days after the end of the Promotion Period upon Singtel’s verification of the successful PayNow VPA top-ups and remittance transactions. Notwithstanding anything to the contrary in these Terms and Conditions, an Eligible Participant shall receive no more than a total of 2 remittance fee cashbacks, for this Promotion, for completing more than the requisite number of PayNow VPA top-ups or remittance transactions.

### **Eligibility**

5. To be eligible for the Promotion, the participant must:
  - a) hold a valid Dash Account, which said account must at all times be and remain valid and must not for any reason be terminated and/or suspended;
  - b) comply at all times with the terms and conditions governing the use of the Dash account, including, but not limited to the Dash Terms and Conditions and General Terms and Conditions for Mobile Remittance (Remittance Service), both of which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>.

Singtel reserves the right to request for the Eligible Participant’s proof of identity for the purposes of verifying that the Dash Account is registered to the Eligible Participant. In the absence of such

verification as requested, Singtel shall be entitled at its discretion to disqualify the Eligible Participant from the Promotion, and the Eligible Participant shall have no claim whatsoever against Singtel in such event.

6. Singtel reserves the right to disqualify any one or more of the Eligible Participants from this Promotion, and/or remove, or refrain from awarding, the Cashback if:
  - a) The Eligible Participant is determined, in Singtel's sole discretion, to be ineligible for any reason whatsoever,
  - b) at any time, Singtel, at its sole and absolute discretion, suspects any fraud, collusion, and/or unlawful activity in relation to, and/or misuse of, the Eligible Participant's Dash Account;
  - c) the phone number which is registered in respect of the Eligible Participant's Dash Account is for any reason changed (whether by the Eligible Participant or any other person, with or without the consent or knowledge of the Eligible Participant);
  - d) at any time, Singtel reasonably believes that the Eligible Participant is involved in manipulating, rigging, abusing, cheating the underlying system (or a third party system) or is otherwise engaged in any activity calculated to game such system or gain an unfair advantage;
  - e) any of these Terms and Conditions are not complied with by the Eligible Participant;
  - f) at any time, Singtel, at its sole and absolute discretion, suspects any breach of any applicable law by or involving the Eligible Participant;
  - g) there is a reversal, cancellation, termination or revocation of the successful remittance transaction, or a refund is made to the Eligible Participant, for any reason whatsoever; OR
  - h) crediting of the Cashback shall cause the balance in the Eligible Participant's Dash account to exceed the maximum amount allowed by Singtel.

## **General**

7. By participating in the Promotion, the Eligible Participant consents to Singtel's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of its personal data and/or information provided to Singtel, including but not limited to, for the purposes of administering the Eligible Participant's registration, organizing and promoting the Promotion, or otherwise for purposes relating to the Promotion; and the Eligible Participant 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://dash.com.sg/files/terms/privacy-policy.pdf>; and (ii) may be used in accordance with Singtel's policies, terms and conditions or notices made available by Singtel from time to time.
8. Singtel 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 at any time without prior notification, or liability to any party.
9. Singtel reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including the participant's eligibility, the applicable criteria and whether all relevant terms and conditions of the Promotion have been complied with to the satisfaction of Singtel. Singtel's determination of all matters relating to this Promotion shall be final and binding and no appeal or objection on any grounds will be entertained.

10. 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.
11. By participating in the Promotion, each Eligible Participant agrees to fully and effectively indemnify, defend and hold harmless Singtel from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that Singtel may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of or in connection with the Promotion. These obligations will continue to survive the expiry or termination of the Promotion.
12. To the extent permitted by law, Singtel shall not be liable in any way to any participant or any other 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, 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, any delay to the crediting of the Cashback or any removal of the Cashback from a participant's Dash account.
13. These Terms and Conditions shall be subject to and construed in accordance with the laws of Singapore and the Eligible Participants hereby submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
14. 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.
15. This service is brought to you by SingCash Pte Ltd. All rights are fully reserved.