

Terms and Conditions for Philippines Bank SGD1 Cashback Promotion

1. These Terms and Condition for the Philippines Bank SGD1 Cashback Promotion ("**Promotion**") are binding on all persons participating in the Promotion organised by SingCash Pte. Ltd. ("**SingCash**").
2. The Promotion shall run for the period starting from 6 September 2025 to 30 September 2025 (inclusive of both dates) ("**Promotion Period**")
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash Customer ("**Eligible Customer**") will be entitled to receive S\$1 Dash credits ("**Cashback(s)**") for Dash remittances to Philippines banks in accordance with the General Terms and Conditions for Mobile Remittance (Remittance Service), via the Dash app (such a transaction shall be referred to as the "eligible remittance(s)"), subject however to the following conditions:
 - (I) The eligible remittances must be completed within the Promotion Period in accordance with the Terms and Conditions herein;
 - (II) valid for successful remittance transactions to a Philippines bank only;
 - (III) valid for the first 10,000 eligible remittances made during the Promotion Period.
4. If the eligibility criteria and all other conditions herein are met, SingCash will endeavour to credit the relevant Cashback to the Eligible Customer's Dash Account on a day (such day referred to as the "**Dash Credits Credit Date**") falling within thirty (14) business days from the last day of the period within which the eligible remittance must be completed. The Cashbacks are not exchangeable for any other item.
- 4A Notwithstanding any provision in these Terms and Conditions:
 - (a) SingCash shall not be required to credit any Cashbacks 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 fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of, the Eligible Customer's Dash Account (whether by you or any other person, with or without your knowledge);
 - (ii) if the Eligible Customer's Dash Account is for any reason terminated and/or suspended at any time prior to the Dash Credits Credit Date ("**Relevant Period**");
 - (iii) the phone number which is registered in respect of your Dash Account is for any reason changed (whether by you or any other person, with or without your 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;

- (vi) there is a cancellation, or reversal of the successful eligible remittance or a refund is made to the Eligible Customer for any reason whatsoever; or
 - (vii) crediting such Cashback will result in the balance in Eligible Customer's Dash Account exceeding the permissible limit.
- (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 Cashback which have been credited in connection with these Terms and Conditions (or any part thereof), if:
 - (i) Such Cashback were wrongly granted to the Eligible Customer for any reason whatsoever;
 - (ii) any of the events described in paragraphs 4A(a)(i), 4A(a)(iii), 4A(a)(v), 4A(a)(vi) or 4A(a)(vii) shall occur.
- 5. 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 Cashback or any part thereof.
- 6. SingCash's decisions on all matters relating to or in connection with the Promotion, Cashbacks, and these Terms and Conditions shall be final, including SingCash's determination as to whether a transaction qualifies as an eligible remittance. 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 Cashback, or any part thereof, to the Eligible Customer).
- 7. Unless otherwise stated or determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- 8. SingCash is not an agent of any Dash accepted merchant and makes no representation that any due diligence was undertaken on such a merchant for the purpose of the Promotion. The goods and/or services purchased or obtained from the merchant may be subject to such other terms and conditions as may be imposed by the merchant.
- 9. SingCash makes no warranty or representation as to the quality, value, safeness, durability, suitability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the goods or services sold by the merchant and assumes no liability or responsibility for any of the acts or omissions of the merchant. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with the merchant including (without limitation) the security, stability and robustness of the merchant's payment platform. Any complaints or dispute whether in relation to the value, condition or performance of any of such goods and/or service or otherwise shall be resolved directly with the merchant.
- 9A. 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, of the Eligible Customer's personal data and/or information provided to SingCash, for the purposes of administration of the Promotion; and the Eligible Customer further consents and acknowledges that the Eligible Customer's 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 SingCash from time to time.

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. In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions for Dash First Use Promotion, these Terms and Conditions shall prevail.
11. The Eligible Customer acknowledges and agrees that its use of the Dash Account and Dash credits shall be governed by the terms and conditions found at www.dash.com.sg/terms.
12. 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.
13. 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.