

## Terms and Conditions for Dash Remittance and Prepaid Top-up Gold Bar Giveaway Promotion

1. These Terms and Condition for the Dash Remittance and Prepaid Top-up Gold Bar Giveaway Promotion (“**Promotion**”) is a closed-door lucky draw promotion organised by SingCash Pte Ltd (“**SingCash**”) 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 SingCash, which shall be final and binding in all respects.
2. The Promotion shall run for the period starting from 18 November 2024 and ending on 31 December 2024 (inclusive of both dates) (“**Promotion Period**”)

### Eligibility

3. To be eligible for the Promotion, the participant must:
  - (I) Hold a valid SingCash Remittance Account and Dash Balance Account, which said accounts must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period, and
  - (II) comply at all times (including, but not limited to, in making the Eligible Transaction) with the terms and conditions governing the use of SingCash Remittance Service and Dash Balance, including, but not limited to, the Dash Terms and Conditions and Remittance Terms and Conditions (both of which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>).
4. Employees of the Singtel Group of Companies and its 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.
5. For the avoidance of doubt, participation in the Promotion is open to individuals only. Corporate or other entities shall not be eligible to participate in the Promotion.
6. SingCash reserves the right to request for the participant’s proof of identity for the purposes of verifying that the Dash Account from which the Eligible Transactions have been made is registered to the participant. In the absence of such verification as requested, SingCash shall be entitled in its discretion to disqualify the participant from the Promotion, and the participant shall have no claim whatsoever against SingCash in such event.

### Conduct of the Draw

7. A weekly giveaway (the “**Giveaway**”) will be conducted by SingCash at Singtel mRemit Lucky Plaza, 304 Orchard Rd, #01-11 Lucky Plaza, Singapore 238863 on the following dates or on such other date, time and venue as may be determined at the sole and absolute discretion of SingCash.

Relevant Period	Giveaway Date	Prizes (while stocks last)
18 to 24 November 2024	25 November 2024 to 1 December 2024	Prize: up to 50 winners x 1 999.9 Pretti Gold Bar 1g (Red)
25 November to 1 December 2024	2 December 2024 to 8 December 2024	Prize: up to 50 winners x 1 999.9 Pretti Gold Bar 1g (Red)
2 to 8 December	9 December 2024	Prize: up to 50 winners x 1 999.9 Pretti Gold Bar 1g (Red)

	to 15 December 2025	
9 to 15 December	16 December 2024 to 22 December 2024	Prize: up to 50 winners x 1 999.9 Pretti Gold Bar 1g (Red)
16 to 22 December	23 December 2024 to 29 December 2025	Prize: up to 50 winners x 1 999.9 Pretti Gold Bar 1g (Red)
23 to 29 December	30 December 2024 to 5 January 2025	Prize: up to 50 winners x 1 999.9 Pretti Gold Bar 1g (Red)
30 to 31 December	3 January 2024 to 5 January 2025	Prize: up to 50 winners x 1 999.9 Pretti Gold Bar 1g (Red)

8. Each participant shall be entitled to one (1) Prize when they complete both of the following transactions via the Singtel Dash App during the Relevant Period stated above,
  - (I) Complete any type of remittance transaction of min. SGD300 (excluding fees)
  - (II) Purchase either of the following Singtel Prepaid top-up plans:
    - i \$35 5G Ultimate Plan, OR
    - ii \$40 5G Ultimate Plan
  
9. Each participant is eligible to redeem only one (1) Prize in the Promotion during the Promotion Period.
  
10. The prizes will be given to eligible participants on a first-come-first-served basis, during the Giveaway Dates that correspond to the Relevant Period in which they completed both qualifying transactions.
  - (I) Eligible participants who are unable to make it for the Giveaway Date following the Relevant Period in which they completed both qualifying transactions, will still be eligible to redeem their prize in subsequent Giveaway Dates
  - (II) During each set of Giveaway Dates, redemption of the Prizes will be limited to the first 50 eligible participants who arrive at Singtel mRemit Lucky Plaza
  
11. SingCash reserves the right to disqualify any Winners if any of these Terms and Conditions are not met, and to select reserve winners to replace any Winners that may be disqualified. SingCash's decision as to the Winners and reserve Winners 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 increase or reduce the number of Winners for the Lucky Draw.
  
13. The Winners for the Giveaway will be notified via SMS and email to their Singtel Dash registered telephone number within three (3) working days after the Relevant Period in which they completed both qualifying transactions. The Winners shall comply with SingCash's instructions for the purpose of the Promotion. SingCash reserves the right to request for the Winners' proof of eligibility, identity and/or otherwise for the purposes of verifying the Winners' claim to the Prize.
  
14. Any Prize which is not claimed or received in accordance with the provisions of these Terms and Conditions within after the last set of Giveaway Dates (3 to 5 January 2025) will be forfeited at the sole and absolute discretion of SingCash, and the Winner shall not be entitled to any compensation for the same.

15. All Prizes won or accepted shall be given on an “as-is” basis and are non-transferable, non-assignable, non-exchangeable and non-redeemable for cash and/or any other items. No payment or compensation whether in cash, credit or kind shall be made for any unreceived, uncollected, lost, misplaced, defaced, stolen or damaged Prizes.
16. SingCash reserves the right to disqualify any Winner from the Luck Draw if the Winner is determined, in SingCash’s sole discretion, to be ineligible for any reason whatsoever, at any time, SingCash, at its sole and absolute discretion, suspects any fraud in relation to, and/or misuse of, the Winner’s Dash Balance Account, Singtel Remittance Account and/or the Eligible Transactions; or the phone number which is registered in respect of the Winner’s Dash Balance Account and/or Singtel Remittance Account is for any reason changed (whether by the Winner or any other person, with or without the consent or knowledge of the Winner) during the Relevant Period or at any time before the collection of the Prize by the Winner in accordance with these Terms and Conditions.
17. SingCash shall be entitled, at SingCash’s sole and absolute discretion and without notice to you, to claw-back from you any Lucky Draw Prize which has, in SingCash’s sole opinion, been wrongfully awarded to you for any reason whatsoever, including by reason of any failed remittance.
18. By accepting the Prize, the Winner agrees that SingCash may use the Winner’s name, addresses, personal details, photographs or any likeness for advertising and promotional purposes without further consideration. However, SingCash is under no obligation whatsoever to disclose the identity of the Winner or to publish the same for any reason at any point of time.

## **General**

19. By participating in the Promotion and/or the Lucky Draw, the participants consent to SingCash’s collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of the participants’ personal data and/or information provided to SingCash, for the purposes of administration of the Promotion and/or Lucky Draw; 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 SingCash from time to time.
20. Singtel reserves the right to, at its sole and absolute discretion, 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://www.dash.com.sg/deals> for the latest Terms and Conditions applicable to the Promotion.
21. Singtel 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 participants’ eligibility and the applicable criteria. Singtel’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. 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.

23. By participating in the Promotion and/or the Lucky Draw, each 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 the participant may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of participation in 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.
24. 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 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.
25. 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](http://www.dash.com.sg/terms).
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 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, Chapter 53B of Singapore to enforce or enjoy the benefit of any provision of these Terms and Conditions.