

Terms and Conditions for Dash and Supermom Referral Promotion (22 November 2021 – 31 December 2021)

1. The Dash Supermom Referral Promotion (“**Promotion**”) is a promotion organised by SingCash Pte Ltd (“**SCPL**”) and subject to these Terms and Conditions. By participating in the Promotion, all Participants (defined below) shall be deemed to have accepted and agreed to these Terms and Conditions and all decisions of SCPL, which shall be final and binding in all respects.
2. The Promotion will run from 22 November 2021 to 31 December 2021 (both dates inclusive) (“**Promotion Period**”).
3. In these Terms and Conditions, the following words and expressions shall have the following meaning:

“**Eligible Transaction**” has the meaning given to it under the [Terms and Conditions for Dash First Use Promotion](#).

“**Remittance Service**”, means “Singtel mRemit” or “mRemit”, the cross border remittance service provided by SingCash that enables a customer to remit funds via the Dash app to the customer's designated beneficiaries in the manner and subject to the terms and conditions set out at [General Terms and Conditions for Mobile Remittance \(Remittance Service\)](#).

“**Helper**” means a domestic helper, or any other person, invited by a Referrer to sign up for the Remittance Service under the Promotion.

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

“**Referrer**” means a Dash customer who has referred a Helper who successfully signs up for the Remittance Service under this Promotion.

4. To participate in this Promotion and initiate a referral, the Referrer must complete a form prescribed by SCPL which can be found at www.dash.com.sg/remit/refer and comply with all relevant instructions that will enable the Referrer to issue an invitation that the Referrer must send to the Helper, which invitation shall contain a hyperlink to dash.com.sg/remit, this being the website (“**Sign Up Website**”) that contains the Remittance Service related information and relevant instructions (“**Sign Up Instructions**”) for the Helper to sign up for the Remittance Service.
5. Subject to these Terms and Conditions, the Referrer shall be entitled to receive the following referral incentive (“**Referral Incentive**”), details are as set out in the table below, for each successful subscription of the Remittance Service by the Helper where (i) the Helper successfully signs up for the Remittance Service via the Sign Up Website by following the Sign Up Instructions therein contained, (ii) the Helper successfully completes her first two (2) remittance transfers of

at least SGD100 (excluding fees) per transaction during the Promotion Period; and (iii) each remittance transfer is certified and regarded by SCPL as an Eligible Transaction under the Dash First Use Promotion, thereby entitling the Helper to S\$3.00 Dash credits and S\$7.00 Dash credits for the first and second remittance transfers respectively:

Helper to complete	Referral Incentive
2 first remittance transactions with a minimum value of SGD100 (excluding fees) during the promotion period that are accepted by SCPL as Eligible Transactions	\$5 SuperMom voucher (subject to availability) (“Referral Voucher”)

PROVIDED ALWAYS THAT (a) the Referral Incentive shall only be available for the first 100 referrals to satisfy all the conditions under these Terms and Conditions, as determined by SCPL; and (b) each successful Referrer is entitled to no more than one (1) Referral Voucher despite performing multiple referrals.

6. [NOT USED]

7. In addition to complying with the other terms herein, the Referrer must ensure that the following requirements are met to be eligible for the entitlements under the Promotion:

- (a) The Dash Accounts of the Participants must at all times be and remain valid and must not for any reason be terminated and/or suspended.
- (b) The Participants must comply at all times with the terms and conditions governing the use of Dash, where applicable, including but not limited to, the Dash Terms and Conditions, [General Terms and Conditions for Mobile Remittance \(Remittance Service\)](#) and Terms and Conditions for Dash First Use (all of which may be accessed at <https://www.dash.com.sg/terms>);
- (c) The Referrer must at all times comply with all applicable laws and regulations and SCPL’s directions with regard to all referral activities;
- (d) 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 the Remittance Service, to the Helper;
 - ii. engaging in any conduct, act or omission that may be misleading, deceptive or that may improperly influence the Helper’s decision to sign up for the Remittance Service;
 - iii. providing inaccurate, ambiguous or incomplete information on the Remittance Service;
 - iv. collecting, using and/or disclosing the Helper’s personal data for purposes other than in connection with this Promotion. The Referrer shall secure the Helper’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 Helper.
8. Subject to these Terms and Conditions, SCPL will endeavour to reward the Referral Incentives to the successful Referrer no later than 31 January 2022.
9. The Referral Incentive are non-transferable, non-assignable and non-exchangeable for cash and/or any other items.
10. For avoidance of doubt, Referral Incentive will only be available to the Referrer if the Helper had strictly complied with the Sign Up Instructions during the application of the Remittance Service. SCPL shall not be required to reward any Referral Incentive to the successful Referrer in connection with these Terms and Conditions, if:
 - (i) at any time SCPL, at its sole discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of, the Participant's Dash Account; or
 - (ii) at any time, SCPL 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.
- Any Referral Incentive that has been credited may be removed by SCPL should any of the above events occur or when there is a reversal of the successful remittance transfer or where a refund is made to the Helper for any reason whatsoever.
11. The Referrer shall avoid making any change or amendment to the invitation to be sent to the Helper. SCPL shall not be liable for any such change or amendment in breach of these Terms and Conditions.
12. SCPL 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 Participants. In the event of such termination, SCPL may at its absolute discretion elect not to award the Referral Incentive in respect of the terminated Promotion.
13. Notwithstanding any other provision of these Terms and Conditions, SCPL has the sole and absolute discretion to determine the eligibility of a Referrer to enter and participate in this Promotion and its entitlement to the Referral Incentive. SCPL 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.
14. SCPL's decisions on all matters relating to or in connection with this Promotion and these Terms and Conditions, including without limitation SCPL's determination as to whether a referral is successful, shall be final and binding on the Participants. No correspondence, appeal or claims will be entertained.
15. SCPL shall not in any event be liable in any way to the Participants or any person for any 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 SCPL to grant the Referral Incentive to the successful Referrer.

16. By participating in the Promotion, the Participants consent to SCPL's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, including the Referrer of the Participants' personal data and/or information provided to SCPL, 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 SCPL's policies, terms and conditions or notices made available by SCPL from time to time.
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 SCPL and any of the Participants. Accordingly, no Participant shall be deemed to have any authority to pledge the credit of, make any representation, or enter into any commitment or contract on behalf of SCPL. Each Participant confirms it is acting on its own behalf and not for the benefit of SCPL or any other person. No Participant shall be construed as being an agent or employee of SCPL by virtue only of these Terms and Conditions or this Promotion.
18. [NOT USED]
19. 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 any of the other terms and conditions mentioned herein, SCPL shall make a determination as to the terms and conditions that will take precedence, and such determination shall be conclusive and binding on the Participants.
20. By participating in the Promotion, each Participant agrees to fully and effectively indemnify, defend and hold harmless SCPL and its organising committee (collectively the "Indemnified Parties") from and against any and all demands, claims, causes of action, losses, damages, costs and expenses whatsoever that the Indemnified Parties may incur or suffer from, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of carrying out the Promotion. These obligations will continue to survive the completion or termination of the Promotion.
21. To the extent permitted by law, SCPL and its organising committee 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.

22. These Terms and Conditions shall be subject to and construed in accordance with the laws of Singapore and the Participants hereby submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
23. 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.
24. Use of the Referral Voucher shall be governed by the terms and conditions imposed by the merchant at welovesupermom.com. SCPL is not an agent for the merchant and makes no representation that any due diligence was undertaken on the merchant for the purpose of this 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, and the Participant agrees to be bound by such terms. SCPL makes no warranty or representation as to the quality, benefit, value, reliability, safeness, suitability, authenticity, legality, merchantability or fitness for purpose of the goods and/or services supplied by the merchant or through its platform and assumes no liability or responsibility for the acts or omissions of the merchant. Nothing herein shall be construed as a recommendation on or endorsement of such goods and/or services. The Participant shall assume all and any risk associated with dealing or entering into any transaction with the merchant or through its platform. Any dispute about the value, condition or otherwise in relation to any of such goods and/or services shall be resolved directly with the merchant or via its platform.