

Terms and Conditions for “Festive Mania Lucky Draw”

1. The Singtel Dash – Festive Mania Lucky Draw (the “**Promotion**” or “**Lucky Draw**”) 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 is available from 1 December 2025 and will end on 26 December 2025 (both dates inclusive) (the “**Promotion Period**”). With respect to this Promotion, and subject to these Terms and Conditions, for every two (2) eligible transactions made by a participant via the Dash app, the participant shall be entitled to participate in the Lucky Draw and the number of lucky draw chance(s) that the participant receives shall be determined in the following manner:
 - (a) If the participant successfully completes two (2) remittance transactions via Dash throughout the Promotion Period, the participant shall receive one (1) lucky draw chance, OR
 - (b) If the participant successfully completes any two (2) of the following transactions via Dash throughout the Promotion Period, the participant shall receive one (1) lucky draw chance
 - i Singtel Prepaid Account Top-up
 - ii Overseas Prepaid Account Top-up
 - iii Overseas Bill Payment

Provided Always That SingCash's determination of the total number of lucky draw chances that a participant shall be entitled to shall be final and binding on the participant. There will be one (1) round of Lucky Draw, where winners will be drawn, after the end of the Promotion, noted in the table below.

Eligibility

3. To be eligible for the Promotion, the participant must:
 - (a) 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
 - (b) 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>).
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. The Lucky Draw will be conducted by SingCash at 1 Serangoon North Ave 5, #03-00, Singapore 554915 on the following date or on such other date, time and/or venue as may be determined at the sole and absolute discretion of SingCash.

Lucky Draw Date	Prizes
13 January 2026	<p>Grand Prize: 1 winner x SGD1,000 Dash credits</p> <p>Other Prizes: 30 winners x SGD100 Dash credits 100 winners x SGD10 Dash credits</p>

8. Whether a remittance is successful and eligible for this Promotion shall be determined at the sole discretion of SingCash.
9. There will be a total of one hundred and thirty-one (131) winners drawn (the “**Winner(s)**”) who will be entitled to receive the prizes, details of which are outlined in the table found in Clause 7 (“**Prize(s)**”). Each participant is eligible to win the Prize only once in the Promotion during the Promotion Period.
10. The Winners will be selected at random through a computerised system in the presence of an authorised personnel of SingCash. SingCash reserves the right to disqualify any Winner, and to select another person to replace any such Winner. SingCash’s decision as to who the Winners of the Lucky Draw are shall be final and conclusive.
11. 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.
12. The Winners for the Lucky Draw will be notified via SMS or Whatsapp or In-app Push Notification to their Singtel Dash registered telephone number within five (5) working days after the completion of the Lucky Draw, and the same SMS or Whatsapp or In-app Push Notification shall notify the Winners of the date on which the relevant Prizes shall be credited into the respective Winners’ Dash Account, as the case may be. The Winners shall comply with SingCash’s instructions for the purposes of the Lucky Draw. SingCash reserves the right to request for the Winners’ proof of eligibility, identity and/or otherwise for the purposes of verifying the Winners.
13. All Prizes won are non-transferable, non-assignable, and non-exchangeable for cash and/or any other items. SingCash will endeavour to transfer the Dash Credits to the winners’ Dash wallet without delay and no later than 30 days after the lucky draw is conducted except in the case where crediting of the Dash Credits causes the balance in the participant’s Dash wallet to exceed the maximum amount allowed.

14. SingCash reserves the right to disqualify any Winner from the Lucky Draw if (a) the Winner is determined, in SingCash's sole discretion, to be ineligible for any reason whatsoever, (b) at any time, SingCash, at its sole and absolute discretion, suspects any fraud, collusion or unlawful activity in relation to, and/or misuse of, the Winner's Dash Account or otherwise in connection with this Promotion; or (c) the phone number which is registered in respect of the Winner's Dash account is for any reason changed (whether by the Winner or any other person, with or without the consent or knowledge of the Winner); (d) at any time, SingCash reasonably believes that the Winner 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 or (e) any of these Terms and Conditions are not complied with by the Winner or (f) if any applicable law is not complied with by the Winner; or (g) there is a reversal, cancellation, termination or revocation of the successful remittance transaction, or a refund is made to the participant, for any reason whatsoever.
15. SingCash shall be entitled, at SingCash's sole and absolute discretion and without further notice to the Winner, to remove from the Winner any Prize which has, in SingCash's sole opinion, been wrongly awarded for any reason whatsoever, including (without limitation) by reason of the balance in the participant's Dash wallet having exceeded the maximum amount allowed.
16. By participating in the Promotion, 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 in time.

General

17. 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, including but not limited to, for the purposes of administering the participants' registration, organizing and promoting the Promotion and/or Lucky Draw, or otherwise for purposes relating to 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 Dash Data Protection Policy available at <https://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.
18. SingCash 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.
19. SingCash 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/or entitlement. SingCash's determination on 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.
20. Unless otherwise determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

21. 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.
22. By participating in the Promotion and/or the Lucky Draw, each participant agrees to fully and effectively indemnify, defend and hold harmless SingCash from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that SingCash may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of 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.
23. To the extent permitted by law, SingCash 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 or any delay in the award or delivery of the Prizes.
24. 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.
25. 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.
26. SingCash is not an agent of any of the merchants, vendors, or any other product or service provider who are participating in the Promotion (hereinafter referred to as the "Third Parties"). The Prizes, goods, products and/or services supplied by, at or through any of these Third Parties may be subject to such other terms and conditions as may be imposed by them. No due diligence was performed on these Third Parties in connection with this Promotion. SingCash does not provide any recommendation or endorsement for any of the Prizes, products or services offered by these Third Parties. SingCash makes no warranty, assurance, guarantee or representation on the quality, sufficiency, durability, reliability, value, suitability, viability, authenticity, legality, merchantability or fitness for purpose of any of the Prizes and/or third party goods/services and assumes no liability or responsibility for the acts or omissions of these Third Parties or any non-performance or defects in such prizes, goods, products or services. Any dispute whether in relation to the value, condition, performance of such Prizes, goods/services or otherwise shall be resolved directly with the relevant Third Party.