

## Terms and Conditions for “International Airtime Ramadan Bonus Credit Promotion”

1. These Terms and Conditions for the International Airtime Ramadan Bonus Top-up Promotion (“**Promotion**”) are binding on all persons participating in the Promotion organised, conducted and operated by Telecom Equipment Pte Ltd (“**Singtel**”).
2. The Promotion shall begin on 5 March 2025 and ends on 5 April 2025 including both dates (“**Promotion Period**”).
3. Under the Promotion, and subject to these Terms and Conditions, for existing or new Dash Customers (“**Eligible Senders**”) who perform top1-ups of eligible denominations for overseas prepaid airtime through their Singtel Dash app during the Promotion Period (“**Eligible IAT Transaction**”), the recipients of their top-ups (“**Eligible Recipients**”) shall be entitled to receive extra airtime amounts in addition to their top up amounts (“**Bonus**”), capped at one (1) redemption per Eligible Recipient during Promotion Period.
4. For Eligible Recipients to be eligible for the Bonus set out in Clause 4(b), any Eligible Sender shall be required to satisfy the following conditions by:
  - (a) Purchasing the following overseas prepaid airtime top-up of eligible denominations through the Singtel Dash app, in order to receive the respective Bonus applicable for the following top-up corridors (“**Corridors**”) set out in the table below:

Country	Eligible Airtime Denomination	Bonus Airtime
Philippines	PHP 100	PHP 10
Indonesia	IDR 50,000	IDR 5,000
Malaysia	MYR 100	MYR 10
Myanmar	MMK 5,000	MMK 500
India	INR 100	INR 10
Thailand	THB 200	THB 20
Bangladesh	BDT 100	BDT 20

5. In addition to the conditions set out in Clause 4, the Eligible Senders shall also be required to adhere and/or agree to the following conditions:
  - (a) You must comply at all times with the terms and conditions governing your use of Dash, including, but not limited to, the Dash Terms and Conditions (which may be accessed at <http://www.dash.com.sg/terms>);
  - (b) DT One and/or Singtel reserves the right and authority to disqualify fraudulent transactions or abuse of the promotion, or any airtime top ups which Singtel deems, in its

sole and absolute discretion, made not in accordance with these Terms and Conditions and/or any Singtel's Policies; and

- (c) You must hold a valid Dash Balance Account and/or Singtel Dash Mobile Remittance Account, which said accounts must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period;
- 6. Subject to satisfying the conditions set out in Clauses 3 and 4 of these Terms and Conditions, the Bonus will be credited automatically into the Eligible Recipients' accounts, and no additional steps will be required to be undertaken by the Eligible Senders unless otherwise informed or decided by Singtel.
- 7. This Promotion is only valid for selected group of customers who meet Singtel's eligibility criteria, which shall change from time to time.
- 8. The Bonus is not exchangeable for cash or any other goods and/or services.
- 9. 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 Dash credits or any part thereof.
- 10. SingCash's decisions on all matters relating to or in connection with the Promotion, Dash credits, and these Terms and Conditions shall be final, including SingCash's determination as to whether a transaction qualifies as an Eligible Transaction. 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 Dash credits, or any part thereof, to the Eligible Customer).
- 11. Unless otherwise stated or determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- 12. 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.
- 13. 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.

(a) 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.

14. 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.
15. 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).
16. 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.
17. 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.