

Terms and Conditions for Singtel Dash Rewards

1. The Singtel Dash Rewards (the “**Promotion**”) is a promotion organised by SingCash Pte Ltd (“SingCash”) and subject to these Terms and Conditions.
2. 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.

Participation in the Promotion

3. Under the Promotion, and subject to these Terms and Conditions, existing or New Dash users shall be entitled to receive an allocated number of Reward Points for every dollar they spend (save and except for any spending on excluded transactions listed in Clause 5 below), provided that they satisfy the conditions set out in Clauses 4 to 6 of these Terms and Conditions (“**Eligible Participants**”).
- 3A. For the purpose of these Terms and Conditions, “**Reward Points**” refer to points which can be or have been earned or accumulated provided that the conditions set out in Clauses 4 to 6 have been satisfied. Such Reward Points can be redeemed for selected merchants’ vouchers or items for the purchase of selected goods and/or services.
4. In addition to the entitlements set out in Clauses 4 to 6, Eligible Participants are also allowed to receive the following Reward points provided that they satisfy the conditions set out in the table below:

No.	Reward Points	Conditions
1	50 Reward Points	Earn 50 Reward Points provided that the Eligible Participant makes a remittance transaction of any amount on Dash Application. This applies to remittance transaction(s) made from 1 June 2021 onwards.
2	800 Reward Points	Earn 800 Reward Points provided that the Eligible Participant makes (a) a purchase transaction at a minimum of SGD2 via a Dash account at any Dash accepted merchants, (save and except for the excluded transactions listed in Clause 5 below) OR (b) a remittance transaction, each transaction of which must be completed within 30 calendar days from the date on which such Dash Account was activated. This applies only to a new Dash Account that was activated between 7 April 2021 to 30 August 2021 (inclusive of both dates). No Eligible Participant shall be entitled to additional reward points beyond 800 for performing multiple payment and/or remittance transactions.

5. The Eligible Participants can also earn the following additional Reward Points (“**Double Reward Points**”) for every SGD dollar they spent on any transactions, save and except for **transactions made for the purpose of Singtel bill payments, donations to charitable, social and/or religious organisations, top ups to Dash accounts, top-ups to stored-value facilities or e-wallets (including but not limited to EZ-Link, TransitLink and GrabPay), payment of automobile parking charges, payments to another Dash account or insurance companies such as Etiqa Insurance Pte. Ltd., Great Eastern General Insurance Limited, cash outs and/or adjustments made for any refunded transactions and PayNow transactions (collectively

referred to as “excluded transactions”) and provided that the Eligible Participants maintain or upgrade to the following membership tier prior to or at the time of the spending. For the purpose of this Clause, the reference to the term “reward points” in the table below has the same meaning as “Double Reward Points”.

Membership Tier	Reward Points	Conditions
Silver Tier Membership	2 Reward Points	Earn 2 Reward Points for every Singapore Dollar spent
Gold Tier Membership	4 Reward Points	Earn 4 Reward Points for every Singapore Dollar spent
Platinum Tier Membership	6 Reward Points	Earn 6 Reward Points for every Singapore Dollar spent

- Subject to the conditions set out in Clause 6, SingCash shall have the sole and absolute discretion to vary the Reward Points set out in the above table, at any time, before, during or after the Promotion.

Upgrade of Membership Tier

- To be eligible for the upgrade to the following membership tier, the Eligible Participant must commit to spend the following amount on a monthly basis:
 - For Silver Tier Membership, the Eligible Participant shall be required to spend up to S\$49.99 every month;
 - For Gold Tier Membership, the Eligible Participant shall be required to spend between a minimum of S\$50.00 and up to S\$299.99 every month; or
 - For Platinum Tier Membership, the Eligible Participant shall be required to spend a minimum of S\$300.00 or more every month.
- Subject to Clause 7, Eligible Participants who satisfy the minimum required spending for a specific membership tier shall be upgraded to the next higher tier membership with a validity period of six (6) months from the date of upgrade. Any upgrades to the next higher tier shall be done immediately upon meeting the minimum spending requirement, whilst the Eligible Participants’ membership status will only be reflected on their membership account in-app on the next business day.
- Notwithstanding anything to the contrary in these Terms and Conditions, Eligible Participants shall have a six (6) months grace period to maintain or upgrade his membership status by maintaining the minimum spending requirements set out in Clause 7. In the event that the Eligible Participants meet the minimum spending requirements of a given tier, the six (6) months grace period is re-adjusted immediately.
- In the event the Eligible Participant fails to maintain the minimum spending required in Clause 7 for his or her tier for all six (6) months of the grace period, SingCash shall be entitled to downgrade him or her to the next eligible membership tier in the seventh (7th) month from the date of his or her last membership tier upgrade.

Eligibility

- To be eligible for the Promotion, the participant must:

- a) hold a valid Singtel Dash Balance Account and/or 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;
- b) update or activate his or her Singtel Dash App and to accept the Dash Rewards Terms and Conditions by clicking on the gold icon on the top right-hand corner of the Dash homepage;
- c) comply at all times with the terms and conditions governing the use of Singtel Dash Balance and Remittance Service, including, but not limited to, the Dash Terms and Conditions and/or Remittance Terms and Conditions (both of which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>); and
- d) SingCash reserves the right to request for the participant's proof of identity for the purposes of verifying that the Singtel Dash Balance Account and Remittance Account from which the 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.

Subject to these Terms and Conditions, Eligible Participants shall be entitled to enjoy any Reward Points accumulated in their Dash Rewards Account for a period of 12 months from the date of issuance of such Reward Points.

12. Notwithstanding anything herein contained, the Eligible Participants' Singtel Dash Balance Account can only hold, in aggregate, a maximum amount of S\$999.00 or S\$3,000.00 (or such other amount as SingCash may determine in its discretion from time to time) at any point in time.
13. SingCash shall not be required to credit the Reward Points or any part thereof to the Eligible Participants' Singtel Dash Rewards Account if SingCash determines that the Eligible Participants shall not be entitled to any of the Reward Points, for any reasons whatsoever.
14. SingCash reserves the right to disqualify any one or more of the Eligible Participants, if
 - a) The participants are 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 in relation to, and/or misuse of, the Eligible Participants' Singtel Dash Balance Account, Singtel Remittance Account and/or the Singtel Dash Rewards Account; or
 - c) the phone number or email address which is registered in respect of the Eligible Participants' Singtel Dash Balance Account and/or Singtel Remittance Account is for any reason changed (whether by the participant or any other person, with or without the consent or knowledge of the participants) during the relevant period.

Refunds and Returns

15. All redemptions of Dash Rewards vouchers and/or items shall be considered as final, non-refundable, non-exchangeable and non-returnable, unless:
 - a. SingCash is required by law to offer refunds and/or returns; or
 - b. There is an incorrect charge for any redemption of Dash Rewards, in which case the Eligible Participant shall be required to notify SingCash of any disputed charges within thirty (30) days by contacting Dash hotline at 1800-438-3274 or to send in the feedback via the Dash app or at <https://dash.com.sg/contact> for any disputed charges or issues that the Eligible Participant encounters during this Promotion. Failing to notify SingCash within the stipulated timeframe shall mean that such Eligible Participant is deemed to waive any right to dispute such charges and shall pay SingCash accordingly.

16. In no event shall SingCash be liable or responsible for the operation or performance of the Dash Rewards redeemed, nor the functionality of the Dash Rewards voucher or item redeemed. The Eligible Participant shall be required to notify the relevant merchant directly in the event they are encountering any issues with the item or voucher redeemed.

General

17. By participating in the Promotion, 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 or to its own affiliates, 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, marketing and promotional purposes including without limiting for the purpose of conducting marketing research or market analytical studies on the participants' consumption patterns by SingCash and/or any relevant third parties; or any purposes which SingCash deems fit and appropriate; and the participants further consent and acknowledge that the participants' personal data and/or information (i) will also be processed in line with SingCash's privacy statement available at <https://dash.com.sg/files/terms/privacy-policy1.pdf>; and (ii) may be used in accordance with SingCash'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 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, including the participants' eligibility and the applicable criteria. SingCash's determination of all matters relating to this Promotion shall be final and binding and no appeal or objection on any grounds will be entertained.

20. Unless otherwise stated, this Promotion is 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, 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 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. These obligations will continue to survive the expiry or termination of the Promotion.
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 Reward Points, any technical breakdown, malfunction or defects, failed delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.
24. SingCash is not an agent for the merchant. The goods and/or services such as the vouchers or items redeemed from the merchants shall be subject to such other terms and conditions as may be imposed by the merchants, and you agree to be bound by such terms.
25. These Terms shall be subjected 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.
26. 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.