



Terms and Conditions for ‘Singtel Prepaid x Dash Remit Malaysia Cashback Promotion’

1. The Singtel Prepaid x Dash Remit Malaysia Cashback Promotion (the “**Promotion**”) is a promotion organised by SingCash Pte Ltd (“**Singtel**”) 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 Singtel, which shall be final and binding in all respects.
2. The Promotion is available from 1 October 2024 to 31 December 2024 (both dates inclusive) (the “**Promotion Period**”). This Promotion Period may be changed by Singtel where it deems appropriate, in its sole and absolute discretion.
3. Under the Promotion, and subject to these Terms and Conditions, a customer who satisfies the eligibility criteria under paragraph 4 below (“**Eligible Participant**”) shall be entitled to receive Dash credits (the value of which is set out in the table below), credited into its Dash account, if it successfully completes the following transactions within the Promotion Period:
 - (a) a remittance to a beneficiary using the service provided by Dash Remit within the Dash app (hereinafter known as “Remittance Transaction”); and
 - (b) a top up to a Singtel hi!Card (hereinafter known as “Top Up Transaction”),

(each of the above transactions shall be known as “Eligible Transaction”) in the manner set out in the following table:

	Type and number of Eligible Transaction(s) that must be completed to qualify for this Promotion	Month within which the relevant Eligible Transaction(s) must be completed	Value of Dash credits on offer (SGD)
(i)	One (1) Remittance Transaction, which transaction is the first remittance undertaken by the Eligible Participant via its Dash account; OR One (1) Remittance Transaction AND one (1) Top Up Transaction undertaken by the Eligible Participant, whose first remittance is made between April 2023 and September 2024	October 2024	2.00
(ii)	One (1) Remittance Transaction AND one (1) Top Up Transaction	November 2024	2.00
(iii)	One (1) Remittance Transaction AND one (1) Top Up Transaction	December 2024	2.00

Subject however to the following conditions:

- (I) No single Eligible Participant will receive more than S\$2.00 of Dash credits per month for undertaking multiple Eligible Transactions within the same month; and



- (II) An Eligible Participant who fails or neglects to complete the requisite type and number of Eligible Transaction(s) in any month (stated in the above table) will immediately lose its eligibility to participate in this Promotion for the remainder of the Promotion Period,

Provided Always That Singtel's determination as to whether an Eligible Transaction has been completed in accordance with the terms herein and to its complete satisfaction shall be final and binding on all Eligible Participants.

Eligibility

4. To be eligible for the Promotion, a participant must:
- a) Send money to Malaysia, and have a valid and existing Singtel Prepaid account, which account, must at all times, be and remain valid and must not for any reason be terminated and/or suspended;
 - b) hold a valid Singtel Remittance Account and Dash Account, which said accounts must have been activated either since April 2023 or in October 2024, and must, at all times thereafter, remain valid and must not for any reason be terminated and/or suspended;
 - c) comply at all times with the standard terms and conditions governing the Singtel Prepaid Mobile Card, which may be accessed at [<https://www.singtel.com/content/dam/singtel/personal/products-services/mobile/prepaid-plans/Terms%20&%20Conditions/20230519%20Prepaid%20TnC.pdf>] and
 - d) comply at all times with the terms and conditions governing the use of Singtel Remittance Service and Dash account, 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/>).

Singtel reserves the right to request for the Eligible Participant's proof of identity for the purposes of verifying that the Singtel Remittance Account, and Dash Account, from which the Remittance Transaction has been made, is registered to the Eligible Participant. In the absence of such verification as requested, Singtel shall be entitled in its discretion to disqualify the Eligible Participant from the Promotion, and the Eligible Participant shall have no claim whatsoever against Singtel in such event.

5. If the eligibility criteria and all other conditions herein are met, the Dash credits will be credited to your Dash account within thirty (30) working days after the completion of the requisite Eligible Transaction(s).
6. Singtel reserves the right to disqualify any one or more of the Eligible Participants, if
- a) The Eligible participant is determined, in Singtel's sole discretion, to be ineligible for any reason whatsoever,
 - b) at any time, Singtel, at its sole and absolute discretion, suspects any collusion, fraud, or unlawful activity in relation to, and/or misuse of, the Eligible Participant's Singtel Dash Account and/or Singtel Remittance Account;



- c) the phone number which is registered in respect of the Eligible Participant's Singtel Dash Account and/or Singtel Remittance Account is for any reason changed (whether by the Eligible Participant or any other person, with or without the consent or knowledge of the Eligible Participant);
- d) at any time, Singtel reasonably believes that the Eligible Participant 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) there is a cancellation, or reversal of the successful Eligible Transaction or a refund is made to the Eligible Participant for any reason whatsoever.

General

- 7. By participating in the Promotion, the participants consent to Singtel'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 Singtel, including but not limited to, for the purposes of administering the participants' registration, organizing and promoting the Promotion, 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 Singtel's privacy statement available at <https://dash.com.sg/files/terms/privacy-policy1.pdf>; and (ii) may be used in accordance with Singtel's policies, terms and conditions or notices made available by Singtel from time to time.
- 8. 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 at any time without prior notification, or liability to any party.
- 9. Singtel 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. Singtel'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.
- 10. 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.
- 11. By participating in the Promotion, 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 Singtel 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. These obligations will continue to survive the expiry or termination of the Promotion.
- 12. 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, 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.

13. 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.
14. 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.
15. This Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.