

Terms & Conditions for Etiqa Insurances Promotion October 2021- March 2022

1. These Terms and Condition for the Etiqa Insurances Promotion October 2021 - March 2022 (“**Promotion**”) are binding on all persons participating in the Promotion organised by SingCash Pte. Ltd. (“**Singtel**”) and Etiqa Insurance Pte. Ltd. (“**Etiqa**”).
2. The Promotion shall be for the period starting from 18 October 2021 and ending on 31 March 2022 (inclusive of both dates) (“**Promotion Period**”)
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash Customer (“**Eligible Customer**”) will be entitled to receive

(a) **25% discount and 10,000 Dash rewards points** for every purchase of Private Car Insurance within the Dash app or via the weblink at https://www.tiq.com.sg/buy-online/car-insurance/quotation/?referralLogId=477979&referral=dash&utm_source=dash&utm_medium=affiliate&utm_campaign=dash+apr2021+car+promo+banner&promoCode=DASH25 (with application of promo code: DASH25) in accordance with the applicable Dash Terms and Conditions;

(b) **25% discount and 2,000 Dash reward points** for every purchase of ePROTECT maid Insurance within the Dash app or via the weblink at https://www.tiq.com.sg/buy-online/maid-insurance/quotation/?referralLogId=490054&referral=dash&utm_source=dash&utm_medium=affiliate&utm_campaign=dash+apr2021+maid+promo+banner&promoCode=DASH25 (with application of promo code: DASH25) in accordance with the applicable Dash Terms and Conditions,

(c) **2,000 Dash reward points** for every purchase of Cancer insurance within the Dash app or via the weblink at <https://www.etiqa.com.sg/online/quotation/cancer-insurance?referral=DashLife&referralId=477980> (with application of promo code: DASH100) in accordance with the applicable Dash Terms and Conditions, and

(d) **2,000 Dash reward points** for every purchase of Term Life insurance within the Dash app or via the weblink at <https://www.etiqa.com.sg/online/quotation/term-life-insurance?referral=DashLife&referralId=477982> (with application of promo code: DASH100) in accordance with the applicable Dash Terms and Conditions,

(hereinafter each purchase shall be referred to as “**Purchase Transaction**”), subject however to the following conditions:

- (I) Dash reward points will be credited to the Eligible Customers’ Dash Rewards account within 30 days from the end of the calendar month on which the Purchase Transaction was verified as complete by Singtel, provided that the purchased insurance continues to subsist and is not revoked, cancelled or rendered void for any reason whatsoever;
- (II) Eligible Customers are bound by (a) the terms and conditions issued by Etiqa pertaining to these insurance products including eligibility requirements, circumstances under which the discount may or may not apply, and conditions under which the insurance policy may be revoked, cancelled or rendered void; and (bb) Singtel’s Terms and Conditions for In-App Insurance Products/Services within Dash found at https://dash.com.sg/files/terms/Dash_In-App_Insurance_Services_TC.pdf; and

- (III) The Purchase Transaction must be completed within the Promotion Period. The Purchase Transaction is deemed completed upon receipt of a written confirmation of such Purchase Transaction from Etiqa that is duly verified by Singtel.

The aforesaid discount shall be determined by Etiqa and applied on the annual premium (excluding any applicable tax) payable for the insurance. Etiqa's determination of the quantum of the discount shall be final and binding on the Eligible Customer.

4. The Promotion is only limited to the first 250 Purchase Transactions duly completed within the Promotion Period and verified by Singtel.
5. Notwithstanding any provision in these Terms and Conditions:
 - (a) Singtel shall not be required to credit any Reward points to the Eligible Customer's Dash account (or to pay the Eligible Customer any amount in any other form or manner) in connection with these Terms and Conditions, if:
 - (i) at any time Singtel, at its sole discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of, the Eligible Customer's Dash Account and/or any amount in your Dash Balance (whether by you or any other person, with or without your knowledge);
 - (ii) the Eligible Customer's Dash Account is for any reason terminated and/or suspended during the Promotion Period and leading up to the point at which the Reward points are being uploaded to the account ("**Relevant Period**");
 - (iii) the Promotion is terminated at the discretion of Singtel at any time during the Relevant Period;
 - (iv) at any time, Singtel reasonably believes that the Eligible Customer 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; or
 - (v) there is a reversal of the successful Purchase Transaction or a refund is made to the Eligible Customer for any reason whatsoever.
 - (b) Singtel shall be entitled, at its sole discretion and without prior notice to the Eligible Customer, to remove from the Eligible Customer's Dash Account, the reward points which have been credited in connection with these Terms and Conditions (or any part thereof), if:
 - (i) Such reward points were wrongly granted to the Eligible Customer for any reason whatsoever; or
 - (ii) any of the events described in paragraphs 5(a)(i), 5(a)(ii), 5(a)(iii), 5(a)(iv) or 5(a)(v) shall occur.
6. Singtel 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, Singtel has sole and absolute discretion to determine a participant's eligibility to receive the discount and/or Reward Points (or any part thereof).
7. Singtel's decisions on all matters relating to or in connection with the Promotion, Reward Points and these Terms and Conditions shall be final, including Singtel's determination as to whether a transaction qualifies as a Purchase Transaction. No appeal, correspondence or claims will be entertained. Singtel 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 Singtel to credit the Reward Points (or any part thereof) to the Eligible Customer or any failure on the part of Etiqa to provide the discount).

8. Unless otherwise determined by Singtel, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
9. Singtel is neither licenced to sell any insurance related products nor competent to provide any insurance related advise. Singtel is not an agent of Etiqa and makes no representation that any due diligence was undertaken on Etiqa for the purpose of the Promotion. The products purchased or obtained from Etiqa may be subject to such other terms and conditions as may be imposed by Etiqa.
10. Singtel makes no warranty or representation as to financial standing of Etiqa or the quality, sufficiency, value, suitability, viability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the products sold by Etiqa and assumes no liability or responsibility for any of the acts or omissions of Etiqa. Nothing herein shall be construed as a recommendation on or endorsement of the insurance products. The Eligible Customer must understand and accept the risk of investing in any insurance product. It is advisable for the Eligible Customer to seek professional advice prior to investing in such products. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with Etiqa including (without limitation) the security, stability and robustness of Etiqa's payment platform. Any complaints or disputes in relation to such products or otherwise shall be resolved directly with Etiqa. The Eligible Customer shall not rely on information regarding the insurance product that may have been provided by a third party including a referrer.
11. 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.
12. The Eligible Customer acknowledges and agrees that its use of the Dash Account shall be governed by the terms and conditions found at www.dash.com.sg/terms. The redemption of the rewards points shall be governed by the Terms and Conditions for Singtel Dash Rewards found at https://dash.com.sg/files/terms/Singtel_Dash_Rewards_Promo_TCs_200812.pdf
13. 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.
14. 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.
15. The Eligible Customer may be directed to an external website that is not owned by Singtel. In this regard, both the Dash Data Protection Policy found at <https://dash.com.sg/files/terms/privacy-policy1.pdf>, and (b) the Terms and Conditions for Dash found at https://dash.com.sg/files/terms/Dash_Terms_and_Conditions.pdf, shall apply, in particular (without limitation) the provisions relating to Third Party Content and Third Party Sites, as therein defined.
16. By participating in the Promotion, the Eligible Customer consents to Singtel's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party (including Etiqa), of its personal data and/or information provided to Singtel by such Eligible Customer or any relevant third party (including Etiqa), for the purposes of administration of the Promotion and the Eligible Customer further consents and acknowledges that its 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 Singtel from time to time. In the event that an Eligible Customer does not agree to its name and/or personal data being disclosed or used in the manner aforesaid, then such Eligible Customer is required to contact Singtel immediately.

17. In the event of any inconsistency between the terms and conditions referred to herein and these Terms and Conditions, Singtel shall make a determination as to the terms and conditions that will apply.