Terms and Conditions for Dash – Season of Rewards

1. These Terms and Conditions for the Dash – Season of Rewards ("**Promotion**") are binding on all persons participating in the Lucky Draw Promotion organised by SingCash Pte. Ltd. ("**SingCash**").

2. The Promotion shall run for the period starting from 16 November 2026 and ending on 31 December 2026 (inclusive of both dates) ("**Promotion Period**").

3. Under the Promotion, and subject to these Terms and Conditions, a customer of SingCash who has successfully completed two (2) remittances through the Dash app ("**Eligible Customer**") will be entitled to participate in the Promotion and the number of Lucky Draw chances that the Eligible Customer receives shall be determined in the following manner:
   (a) If the Eligible Customer successfully completes two (2) remittance transactions, in total, throughout the Promotion Period, then the Eligible Customer shall receive one (1) Lucky Draw chance. This is illustrated in the table below:

Quantum of Remittance Transactions completed	Number of Lucky Draw Chance(s)
1	0
2	1
4	2
6	3
N*	N / 2

*where N is in multiples of 2

   (b) If the Eligible Customer successfully completes any of the following transactions via Dash throughout the Promotion Period, the Eligible Customer shall receive one (1) additional Lucky Draw chance for each such transaction, in addition to the Lucky Draw chances earned from successful remittance transactions:

i. Local Mobile Top-up
ii. Overseas Mobile Top-up
iii. Overseas Bill Payment
iv. Government Bill Payment

SingCash's determination of the total number of Lucky Draw chances to which an Eligible Customer is entitled shall be final and binding. There shall be one (1) Lucky Draw conducted after the end of the Promotion Period, from which the winners will be selected.

Eligibility

4. An Eligible Customer must:

   a) hold a valid Dash account which must at all times remain valid and must not for any reason be terminated and/or suspended; and

   b) comply at all times with the terms and conditions governing the use of the Dash account, including but not limited to the Dash Terms and Conditions and Dash Remittance Terms and Conditions (both of which may be accessed at https://www.dash.com.sg/terms/).

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 Eligible Customer's proof of identity for the purpose of verification. In the absence of such verification as requested, SingCash shall be entitled in its discretion

to disqualify the Eligible Customer from the Promotion, and the Eligible Customer shall have no claim whatsoever against SingCash in such event.

Conduct of the Draw

7. A Lucky Draw will be conducted by SingCash at 50 Raffles Place, #11-02, Singapore Land Tower, Singapore 048623 on the date set out below, or on such other date, time and/or venue as may be determined by SingCash in its sole and absolute discretion.

Promotion Period	Lucky Draw Date	Prizes
16 November 2026 to 31 December 2026	14 January 2027	1 winner x S$1,000 Dash credits 30 winners x S$100 Dash credits each 100 winners x S$10 Dash credits each

8. Whether a remittance transaction 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)**"). The corresponding Prizes are set out in the table in Clause 7 (the "**Prizes**").

10. The Winners will be selected at random through a computerised system in the presence of 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 in-app push notification or in-app inbox message to their Dash app within five (5) working days after the completion of the Lucky Draw, and the same in-app push notification or inbox message 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 purpose 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 within thirty (30) days after the Lucky Draw is conducted, except in the case where crediting of the Dash credits causes the balance in the Winner's Dash wallet to exceed the maximum amount allowed.

14. SingCash shall not be required to credit any Dash credits to the Winner's Dash Account (or to pay the Winner any amount in any other form or manner) in connection with these Terms and Conditions, 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;

    c) if the Winner's Dash Account is for any reason terminated and/or suspended at any time prior to the Dash credits Credit Date ("**Relevant Period**");

d) 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) during the Relevant Period;

e) the Promotion is terminated at the discretion of SingCash at any time during the Relevant Period;

f) at any time, SingCash reasonably believes that the Winner is involved in manipulating, rigging, abusing, cheating the underlying SingCash system (or a third party system) or is otherwise engaged in any activity calculated to game such system or gain an unfair advantage;

g) any of these Terms and Conditions are not complied with by the Winner;

h) if any applicable law is not complied with by the Winner;

i) there is a cancellation, reversal or refund of any transaction that gave rise to the Winner's entitlement under this Promotion;

j) crediting such Dash credits will result in the balance in the Winner's Dash Account exceeding the permissible limit; or

k) SingCash is prohibited from doing so under applicable laws or regulations or pursuant to a notice or direction from the Monetary Authority of Singapore.

15. SingCash shall be entitled, at SingCash's sole and absolute discretion and without further notice to the Winner, to revoke, recover or remove any Lucky Draw Prize awarded to the Winner which has, in SingCash's sole opinion, been wrongly awarded for any reason whatsoever, including (without limitation) by reason of the balance in the Winner'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, 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, 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 administering the Promotion. The Eligible Customer further consents and acknowledges that the Eligible Customer's personal data and/or information (i) will 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 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 and/or Lucky Draw, including the Eligible Customer's eligibility and 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, each Eligible Customer agrees to 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 Eligible Customer 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 and/or Lucky Draw, 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 Eligible Customer hereby submits to the exclusive jurisdiction of the courts 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 and/or Lucky Draw (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 any 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.