



Terms and Conditions for Singtel Dash mRemit Refer and Earn Cashback Campaign

The Singtel Dash mRemit Refer and Earn Cashback Campaign (the “**Promotion**”) is 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.

1. The Promotion is available from 15 September 2021 to 14 January 2022 (both dates inclusive) (the “**Promotion Period**”).
2. In these Terms and Conditions, the following words and expressions shall have the following meaning:
“**Flagship Store**” means Singtel’s retail outlet located at Lucky Plaza, #01-11 or City Paza, #01-02.
“**Friend**” means a person invited by a Referrer to register for a new Dash Account under the Promotion.
“**Participants**” means the persons, including Referrers and Friends, participating in the Promotion.
“**Qualifying Transaction**” shall refer to any remittance via Dash where the amount remitted, in a lump sum transaction, is a minimum of S\$100.00 PROVIDED ALWAYS THAT Singtel’s determination as to whether a remittance qualifies as a Qualifying Transaction shall be final and binding on the Participants.
“**Referrer**” means an existing Dash customer who has referred a Friend to register for a new Dash Account under this Promotion.
3. A Referrer may invite any number of Friends to register for a new Dash Account under the Promotion. The Referrer must provide its unique referral code (“**Referral Code**”) to the Friend.
4. Subject to these Terms and Conditions, a Referrer shall be entitled to receive the following referral incentives (“**Referral Incentives**”) for each Friend referred by him/her who has successfully (i) registered for a new Dash Account using the Referral Code, and (ii) made a Qualifying Transaction with the new Dash Account, both completed during the Promotion Period, provided that no prior Qualifying Transaction was made by the Friend whether with the new Dash Account or another Dash Account (be it active or otherwise) and subject always to the conditions set out herein including (without limitation):

Qualifying Transaction by Friend	Condition to be met	Referral Incentive
1st remittance transaction	Both Dash account sign up and remittance must be completed by the Friend on the same visit to, and over the counter at, the Flagship Store	One (1) stamp (the “Stamp”) will be given to the Referrer for every referral certified as successful by Singtel. Each Stamp will entitle the Referrer to a 50% discount (the “Discount”) (capped at S\$5) on the remittance fee charged by Singtel for a remittance transaction (of a minimum of S\$100 in a single transaction) via the Dash app

The Stamp is non-transferable, and valid for use within the Promotion Period only. No more than one (1) Stamp may be utilised by the Referrer per remittance transaction. The stamp card (“Stamp Card”) is available for collection at the Flagship Store. If the Referrer successfully (a) completes six (6) remittance transactions of at least S\$100 per transaction (and these transactions are certified by Singtel as eligible) and (b) returns the original Stamp Card (showing 6 Stamps duly collected) to Singtel at the Flagship Store, both before the end of the promotion, then the Referrer will qualify to receive 5,000 Dash reward points.



5. To be eligible for the Promotion:
- (a) The Friend must have downloaded and must be using version 4.6 and above of the Dash application in making a Qualifying Transaction under this Promotion.
 - (b) The Dash Accounts of the Referrer and Friend must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period.
 - (c) The Referrer and Friend must comply at all times (including, but not limited to, in making the Qualifying Transaction) with the terms and conditions governing the use of Dash including but not limited to the Dash Terms and Conditions (which may be accessed at <https://www.dash.com.sg/terms>).

Employees of the Singtel Group of Companies and any other parties who are directly involved in the Promotion may not, at the discretion of Singtel, be eligible to participate in the Promotion.

6. The Discount will be made available to the Referrer in the form of Dash credits, which Singtel will endeavour to credit to the Referrer's Dash account within 30 working days after the successful completion of the Referrer's remittance within the Promotion Period and certification by Singtel that all other pre-conditions have been satisfied. Singtel will endeavour to credit the 5,000 Dash reward points to the Referrer's Dash account within 30 working days of the return of the original Stamp Card as stipulated under paragraph 4 above. The Referrer may redeem the Singtel \$10 hi Top-up card (while stocks last) with the Dash reward points earned.

7. Notwithstanding any provision in these Terms and Conditions:

- (a) Singtel shall not be required to provide the Referral Incentive, or credit the Dash reward points to the Referrer's Dash account, in connection with these Terms and Conditions, if:
 - (i) at any time Singtel, at its sole and absolute discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of the Participant's Dash account;
 - (ii) the Participant's Dash account and/or the Participant's access to or use of Dash is for any reason terminated and/or suspended during the period from the date of commencement of the Promotion Period to the date on which Singtel provides the Referral Incentive, or credits the Referrer's Dash account with the Dash reward points, as the case may be, pursuant to these Terms and Conditions (both dates inclusive) ("**Relevant Period**");
 - (iii) the Promotion is terminated at the sole discretion of Singtel at any time during the Relevant Period; and/or
 - (iv) the phone number which is registered in respect of the Participant's Dash account is for any reason changed during the Relevant Period.
- (b) The Referral Incentive or the Dash reward points that is not credited for such reasons in (a) above shall be forfeited at the sole and absolute discretion of Singtel, and the Participants shall not be entitled to any compensation for the same.
- (c) Singtel shall be entitled, at Singtel's sole and absolute discretion and without prior notice to you, to remove the Referral Incentive and/or the Dash reward points which have been credited in connection with these Terms and Conditions (or any part thereof), if:
 - (i) it has, in Singtel's sole opinion, been wrongly provided and/or credited for any reason whatsoever;
 - (ii) at any time, Singtel reasonably believes that the Participant 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
 - (iii) there is a cancellation or reversal of the successful Qualifying Transaction (or the Referrer's remittance) or a refund is made to the Friend subsequent to the completion of the Qualifying Transaction (or to the Referrer subsequent to the completion of the Referrer's remittance) for any reason whatsoever.



If Singtel is unable to remove the Referral Incentive (or the Dash reward points), the sum equivalent to the Referral Incentive (or the Dash reward points), as determined at the discretion of Singtel, shall be a debt that is forthwith due and payable by the Referrer to Singtel, and Singtel shall have the right of set off in respect of this debt.

8. Neither the Referral Incentive nor the Dash reward points is exchangeable for other items.
9. For the avoidance of doubt, Referral Incentives will only be payable to the Referrer whose Referral Code has been applied during the registration of the Dash Account by the Friend. By applying the Referral Code, the Friend confirms its acceptance of the Terms and Conditions of this Promotion.
10. Singtel shall not be liable to the Participants for any costs, losses and/or damages incurred or suffered in connection with this Promotion.
11. Singtel reserves the right to terminate the Promotion in its entirety and/or to vary, amend, delete or supplement any of these Terms and Conditions, at any time, in its sole absolute discretion and without prior notice to the Participant. In the event of such termination or variation, Singtel may at its absolute discretion elect not to award the Referral Incentive and/or the Dash reward points in respect of the terminated or varied Promotion.
12. Notwithstanding any other provision of these Terms and Conditions, Singtel has the sole and absolute discretion to determine the eligibility of a Participant to enter and participate in this Promotion and the Referrer's entitlement to the Referral Incentive and the Dash reward points. Singtel may at its sole and absolute discretion disallow or disqualify any persons from participating in the Promotion, and shall not be required to provide any reason or explanation for any of its determinations, decisions and opinions in this regard.
13. Singtel's decisions on all matters relating to or in connection with this Promotion and these Terms and Conditions shall be final. No appeal, correspondence or claims will be entertained.
14. Singtel shall not in any event be liable in any way to the Participant or any other person for any loss, liability, damages or expense whatsoever, howsoever arising, in connection with this Promotion (including, but not limited to, that arising from or in connection with any failure or delay by Singtel to provide the Referral Incentive or credit the Dash reward points to the Referrer).
15. 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, including the Referrer, of the Participants' personal data and/or information provided to Singtel, for the purposes of administration of 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 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.
16. Where the Participant is providing Singtel with personal data of another individual, the Participant shall warrant that the Participant is authorised by the individual to provide Singtel with the individual's personal data and have obtained the consent of the individual for the collection, use and disclosure of such personal data by Singtel in accordance with Dash Data Protection Policy available at <http://www.dash.com.sg/terms>.
17. Nothing in these Terms and Conditions is intended to, or shall be deemed to, establish any partnership, joint venture or relationship of partnership or agency between Singtel and any of the Participants. Accordingly, no Participant shall be deemed to have any authority to make any representation, or enter into any commitment or contract on behalf of Singtel. Each Participant confirms it is acting on its own behalf and not for the benefit of Singtel or any other person. No Participant shall be construed as being an agent or employee of Singtel by virtue only of these Terms and Conditions or this Promotion.
18. The Participants shall indemnify and hold Singtel harmless against any and all damages, losses, costs (including legal costs) incurred by Singtel in connection with or in relation to any breach by the Participant of its obligations and warranties under these Terms and Conditions.



19. These Terms and Conditions are to be read in conjunction with other applicable terms and conditions which can be accessed at <http://www.dash.com.sg/terms>. If there is any inconsistency between (a) these Terms and Conditions and (b) such other applicable terms and conditions, these Terms and Conditions shall prevail to the extent of such inconsistency unless otherwise determined by Singtel.
20. These Terms shall be subject to and construed in accordance with the laws of Singapore and the Participant hereby submits to the exclusive jurisdiction of the courts of Singapore.
21. 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.