

Terms and Conditions

Dash EasyEarn Promotion July-December 2021

1. These Terms and Condition for the Dash EasyEarn Promotion July - December 2021 ("**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 8 July 2021 and ending on 31 December 2021 (inclusive of both dates) ("**Promotion Period**")
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash EasyEarn Customer ("**Eligible Customer**") will be entitled to receive
 - (a) **100 Dash rewards points** on every occasion where the average daily credit balance in its account, in a calendar month, is no less than S\$10,000 (the "**Average Balance Requirement**"); and
 - (b) **2,000 Dash reward points** if the Average Balance Requirement is met for six (6) consecutive calendar months throughout the Promotion Period,subject however to the following conditions:
 - (I) Upon determination by Singtel that the Average Balance Requirement for the calendar month as been satisfied, Dash reward points will be credited to the Eligible Customers' Dash Rewards account within 30 days from the end of such calendar month ("**Relevant Period**") provided that the Dash EasyEarn Policy and Dash Account, shall continue to subsist and is not terminated, revoked, cancelled or rendered void for any reason whatsoever;
 - (II) Eligible Customers shall continue to be bound by (aa) the terms and conditions issued by Etiqa pertaining to these insurance products including but not limited to eligibility requirements, insurance account related terms 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 determination as to whether an Eligible Customer qualifies for the rewards points (including without limitation the formula and methodology utilised for the calculation of average daily credit balance which excludes any interest earned) belongs solely and exclusively with Singtel whose decision shall be final and binding on all Eligible Customers. In addition, Singtel may, at its sole discretion, rely on information relating to the Eligible Customer's Dash EasyEarn Policy/Account as may be furnished by Etiqa for the purpose of this Promotion.
4. Notwithstanding any provision in these Terms and Conditions:
 - (a) Singtel shall not be required to credit any Dash 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 collusion, fraud 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) if the Eligible Customer's Dash Account is for any reason terminated and/or suspended during the Promotion Period and Relevant Period;
 - (iii) the phone number which is registered in respect of the Eligible Customer's Dash Account is for any reason changed (whether by the Eligible Customer or any other person, with or without the Eligible Customer's knowledge) during the Relevant Period;
 - (iv) the Promotion is terminated at the discretion of Singtel at any time during the Promotion Period; or
 - (v) 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.
- (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 Dash reward points which have been credited in connection with these Terms and Conditions (or any part thereof), if:
 - (i) Such Dash reward points were wrongly granted to the Eligible Customer for any reason whatsoever; or
 - (ii) any of the events described in paragraphs 4(a)(i), 4(a)(iii) or 4(a)(v) shall occur.
- 5. 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 Dash reward points (or any part thereof).
- 6. Singtel's decisions on all matters relating to or in connection with the Promotion, Dash reward points and these Terms and Conditions shall be final. 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 Dash reward points (or any part thereof) to the Eligible Customer).
- 7. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- 8. 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.
- 9. Singtel makes no warranty or representation as to the quality, value, suitability, 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.

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. 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.
12. 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.
13. 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.
14. 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 (and/or Etiqa) by such Eligible Customer or any relevant third party (including Etiqa), for the purposes of administration and/or marketing 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.
15. 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.