



Terms and Conditions for Etiqa's Tiq Travel Insurance in Dash Promotion

1. These Terms and Conditions for the Etiqa's Tiq Travel Insurance in Dash Promotion ("Promotion") are binding on all persons participating in the Promotion organised by Telecom Equipment Pte Ltd ("Singtel").
2. The Promotion commences on 13 November 2019 and will end on 29 Nov 2019 (both dates inclusive) ("**Promotion Period**").
3. Under the Promotion, and subject to these Terms and Conditions, eligible Dash Customers ("**Eligible Customers**") who have successfully made payment transactions for Etiqa's Tiq Travel Insurance purchases using Dash App ("**Eligible Transactions**") shall be entitled to receive 11% Dash cashback per transaction ("**Cashback**"). This promotion is limited to the 1st one thousand (1,000) transactions made via Dash App There will be no cap on Dash cashback and number of transactions made per Dash user.
4. To be eligible for the Promotion:
 - (a) Your Dash Balance must be and remain valid, and must not for any reason be terminated and/or suspended, during the Promotion Period; and
 - (b) You must comply at all times with the terms and conditions governing your use of Dash, including, but not limited to, the Dash Terms and Conditions and Terms and Conditions for Dash Visa Virtual Account (which may be accessed at <http://www.dash.com.sg/terms>).

The Cashback is computed based on 2 decimal places without any rounding and will be credited to your Dash Balance within the day following the eligible transaction.

5. Except for any cashback payable under the Dash First Use Cashback Promotion, the Cashback shall be inclusive of all cashbacks, if any, payable in respect of the qualifying Dash Payment Transactions under any other promotions organised by Singtel, unless otherwise stated.
6. The Cashback is not exchangeable for cash.
7. This Promotion may not be combined with any other on-going promotions by Singtel unless otherwise stated.
8. Notwithstanding any provision in these Terms and Conditions:
 - (a) Singtel shall not be required to credit the Cashback or any part thereof to your Dash Balance in connection with these Terms and Conditions, if:
 - (i) at any time Singtel, at its sole and absolute discretion, suspects any fraud in relation to, and/or misuse of your Dash Balance (whether by you or any other person, with or without your knowledge);
 - (ii) your Dash Balance and/or your access to or use of Dash is for any reason terminated and/or suspended during the period from the commencement of the Promotion Period to the date on which Singtel credits your Dash Balance with the Cashback pursuant to these Terms and Conditions (both dates inclusive) ("**Relevant Period**");
 - (iii) your Dash Balance following the credit of the Cashback will exceed the wallet limit of



\$999 under the Dash Terms and Conditions;

- (iv) the Promotion is terminated in accordance with these Terms and Conditions at any time during the Relevant Period; and/or
 - (v) the phone number which is registered in respect of your Dash Balance is for any reason changed (whether by you or any other person, with or without your knowledge) during the Relevant Period.
- (b) Singtel shall be entitled, at Singtel's sole and absolute discretion and without notice to you, to claw-back from your Dash Balance, the Cashback which has been credited to your Dash Balance in connection with these Terms and Conditions (or any part thereof), if such amount has, in Singtel's sole opinion, been wrongfully credited to you for any reason whatsoever.
9. 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 you. In the event of such termination, Singtel may at its absolute discretion elect not to award the Cashback in respect of the terminated Promotion.
 10. Notwithstanding any other provision of these Terms and Conditions, Singtel has the sole and absolute discretion to determine the eligibility of an Eligible Customer to enter and participate in this Promotion and your entitlement to the Cashback.
 11. Singtel's decisions on all matters relating to or in connection with this Promotion and these Terms and Conditions shall be final. No correspondence or claims will be entertained.
 12. Singtel shall not in any event be liable in any way to you or any 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 award or credit the Cashback (or any part thereof) to you or any person).
 13. Singtel is not in the insurance business and is not acting as an agent or broker for the Merchant. Singtel, on behalf of itself and its officers, directors and employees, does not promote, endorse, recommend, procure or advise on any insurance product or matter related thereto. The Great Getaway Cover is underwritten by the Merchant and shall be subject to such other terms and conditions as may be imposed by the Merchant, and you agree to be bound by such terms.
 14. All matters concerning or affecting the Tiq Travel Insurance or any Etiqa insurance product including eligibility, enrolment, enforcement, and claims must be made directly to Etiqa. If you have any questions in this regard, please contact Etiqa's Customer Care Hotline at +65 6887 8777 (8.45am to 5.30pm, Monday to Friday excluding Public holidays).
 15. Singtel makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the goods and/or services supplied by the Merchant and assumes no liability or responsibility for the acts or omissions of the Merchant. Any dispute about the value, condition or performance of any of such goods and/or services is to be resolved directly with the Merchant.
 16. 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 these Terms and Conditions and such other applicable terms and conditions, these Terms and Conditions shall prevail to the extent of such inconsistency.
 17. These Terms shall be subject to and construed in accordance with the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore.



18. 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.