

## Terms and Conditions for Dash First use (July to September 2022) Promotion

1. These Terms and Condition for Dash First Use (July to September 2022) Promotion ("**Promotion**") are binding on all persons participating in the Promotion organised by SingCash Pte. Ltd. ("**SingCash**").
2. The Promotion shall run for the period starting from 1 July 2022 and ending on 30 September 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 S\$3.00 Dash credits for completing any one (1) of the following transactions:
  - (a) Payment for goods and/or services sold at a Singtel shop, including Singtel's Exclusive Retailer, located in Singapore, utilising the QR code scanning mode of payment within the Dash app;
  - (b) Payment made towards the amount outstanding under a Singtel issued invoice relating to telecommunication services utilising the QR code scanning mode of payment within the Dash app; and
  - (c) Payment for goods and/or services sold via a Singtel online shop located at shop.singtel.com utilising the Dash Visa Virtual Card,

with a minimum value of S\$3.00, in accordance with the applicable Dash Terms and Conditions (hereinafter referred to as "Purchase Transaction"), subject however to the following conditions:

- (I) The Purchase Transaction must be undertaken via a Dash account that was activated within the Promotion Period (or any other period as may be permitted by SingCash) ("**New Dash Account**") in accordance with the Terms and Conditions herein;
- (II) No single Eligible Customer shall be entitled to additional Dash credits beyond S\$3.00 for completing multiple Purchase Transactions hereunder; and
- (III) No further Dash credits will be allocated once a total of 700 Eligible Customers have been identified by SingCash as successful recipients under this paragraph 3.

A Purchase Transaction shall hereinafter be referred to as an "Eligible Transaction" if and when SingCash determines that such a transaction meets the above conditions.

- 3A If the Eligible Customer completes, for the first time, a remittance in accordance with the General Terms and Conditions for Mobile Remittance (Remittance Service), via the Dash app, where the amount remitted, in a lump sum transaction, is a minimum of S\$100.00 excluding transfer fee (such a transaction shall be referred to as the "First Remittance Transaction"), then the Eligible Customer will be entitled to receive S\$3.00 Dash credits, subject however to the following conditions:
  - (I)
    - (a) If the First Remittance Transaction is undertaken via a New Dash Account, then the transaction must be completed within thirty (30) days of the activation of the New Dash Account, in accordance with the Terms and Conditions herein;
    - (b) If the First Remittance Transaction is undertaken via a Dash Account that was activated prior to the start of the Promotion Period ("**Existing Dash Account**"), then the transaction must be completed within the Promotion Period, in accordance with the Terms and Conditions herein;
  - (II) No remittance was undertaken by the Eligible Customer, via the New Dash Account or the Existing Dash Account, as the case may be, prior to the First Remittance Transaction; and

- (III) (a) No further Dash credits will be allocated once a total of 4,100 Eligible Customers (each of whom has undertaken the First Remittance Transaction via a New Dash Account) have been identified by SingCash as successful recipients under this paragraph 3A; and
- (b) No further Dash credits will be allocated once a total of 2,400 Eligible Customers (each of whom has undertaken the First Remittance Transaction via an Existing Dash Account) have been identified by SingCash as successful recipients under this paragraph 3A.

A First Remittance Transaction shall hereinafter be referred to as an “Eligible Transaction” if and when SingCash determines that such a transaction meets the above conditions.

3B If the Eligible Customer completes a remittance (other than the First Remittance Transaction) in accordance with the General Terms and Conditions for Mobile Remittance (Remittance Service), via the Dash app, where the amount remitted, in a lump sum transaction, is a minimum of S\$100.00 excluding transfer fee (such a transaction shall be referred to as the “Second Remittance Transaction”), then the Eligible Customer will be entitled to receive S\$7.00 Dash credits, subject however to the following conditions:

- (I) The Second Remittance Transaction must be undertaken via a New Dash Account (or an Existing Dash Account) and completed within the Promotion Period, in accordance with the Terms and Conditions herein;
- (II) The Eligible Customer must have undertaken and completed the First Remittance Transaction prior to the Second Remittance Transaction;
- (III) No single Eligible Customer shall be entitled to additional Dash credits beyond S\$7.00 for completing multiple Second Remittance Transactions hereunder;
- (IV) (a) No further Dash credits will be allocated once a total of 1,200 Eligible Customers (each of whom has undertaken the Second Remittance Transaction via a New Dash Account) have been identified by SingCash as successful recipients under this paragraph 3B; and
- (b) No further Dash credits will be allocated once a total of 1,000 Eligible Customers (each of whom has undertaken the Second Remittance Transaction via an Existing Dash Account) have been identified by SingCash as successful recipients under this paragraph 3B.

A Second Remittance Transaction shall hereinafter be referred to as an “Eligible Transaction” if and when SingCash determines that such a transaction meets the above conditions.

4. If the eligibility criteria and all other conditions herein are met, SingCash will endeavour to credit the relevant Dash credits to the Eligible Customer’s Dash Account on a day (such day referred to as the “**Dash Credits Credit Date**”) falling (a) within thirty (30) business days from the last day of the period within which the Eligible Transaction must be completed, or (b) within fourteen (14) business days from the date on which the Eligible Transaction was successfully completed, whichever shall occur later. The Dash credits are not exchangeable for any other item.

4A Notwithstanding any provision in these Terms and Conditions:

- (a) SingCash shall not be required to credit any Dash Credits 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 SingCash, 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 (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 at any time prior to the Dash Credits Credit Date ("**Relevant Period**");
  - (iii) the phone number which is registered in respect of your Dash Account is for any reason changed (whether by you or any other person, with or without your knowledge) during the Relevant Period;
  - (iv) the Promotion is terminated at the discretion of SingCash at any time during the Relevant Period;
  - (v) at any time, SingCash reasonably believes that the Eligible Customer 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;
  - (vi) there is a cancellation, or reversal of the successful Eligible Transaction, or where the Eligible Transaction is declared or deemed void or a refund is made to the Eligible Customer for any reason whatsoever; or
  - (vii) crediting such Dash Credits will result in the balance in Eligible Customer's Dash Account exceeding the permissible limit.
- (b) SingCash 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 credits which have been credited in connection with these Terms and Conditions (or any part thereof), if:
- (i) Such Dash credits were wrongly granted to the Eligible Customer for any reason whatsoever;
  - (ii) any of the events described in paragraphs 4A(a)(i), 4A(a)(iii), 4A(a)(v), 4A(a)(vi) or 4A(a)(vii) shall occur.
5. SingCash 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, SingCash has sole and absolute discretion to determine a participant's eligibility to receive the Dash credits or any part thereof.
6. SingCash's decisions on all matters relating to or in connection with the Promotion, Dash credits, and these Terms and Conditions shall be final, including SingCash's determination as to whether a transaction qualifies as an Eligible Transaction. No appeal, correspondence or claims will be entertained. SingCash 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 SingCash to credit the Dash credits, or any part thereof, to the Eligible Customer).
7. Unless otherwise stated or determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

8. SingCash is not an agent of any Dash accepted merchant and makes no representation that any due diligence was undertaken on such a merchant for the purpose of the Promotion. The goods and/or services purchased or obtained from the merchant may be subject to such other terms and conditions as may be imposed by the merchant.
9. SingCash makes no warranty or representation as to the quality, value, safeness, durability, suitability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the goods or services sold by the merchant and assumes no liability or responsibility for any of the acts or omissions of the merchant. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with the merchant including (without limitation) the security, stability and robustness of the merchant's payment platform. Any complaints or dispute whether in relation to the value, condition or performance of any of such goods and/or service or otherwise shall be resolved directly with the merchant.
- 9A. 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 administration of the Promotion; and the Eligible Customer further consents and acknowledges that the Eligible Customer's 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 SingCash from time to time.
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. In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions for Dash First Use Promotion, these Terms and Conditions shall prevail.
11. The Eligible Customer acknowledges and agrees that its use of the Dash Account and Dash credits shall be governed by the terms and conditions found at [www.dash.com.sg/terms](http://www.dash.com.sg/terms).
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.