

## Terms and Conditions for Dash Insurance Referral Promotion (18 October 2021 – 31 March 2022)

1. The Dash Insurance Referral Promotion (“**Promotion**”) is a promotion organised by SingCash Pte Ltd (“**SCPL**”) and subject to these Terms and Conditions. By participating in the Promotion, all Participants (defined below) shall be deemed to have accepted and agreed to these Terms and Conditions and all decisions of SCPL, which shall be final and binding in all respects.
2. The Promotion will run from 18 October 2021 to 31 March 2022 (both dates inclusive) (“**Promotion Period**”).
3. In these Terms and Conditions, the following words and expressions shall have the following meaning:

“**Eligible Product**” means any one of the following insurance products offered by Etiqa Insurance Pte. Ltd. (“Etiqa”) and made available through SCPL, further details of which are set out at [dash.com.sg/insurance](https://dash.com.sg/insurance):

- (a) ePROTECT *term life*;
- (b) Cancer Insurance;
- (c) ePROTECT *maid* Insurance; and
- (d) Private Car Insurance.

“**Friend**” means a person invited by a Referrer to sign up for an Eligible Product under the Promotion.

“**Participants**” means the persons, including Referrers and Friends, participating in the Promotion.

“**Referrer**” means a Dash customer who has referred a Friend who successfully signs up for an Eligible Product under this Promotion.

4. To participate in this Promotion and initiate a referral, the Referrer must complete a form prescribed by SCPL which can be found at [dash.com.sg/insurance/refer](https://dash.com.sg/insurance/refer) and comply with all relevant instructions that will enable the Referrer to issue an invitation that the Referrer must send to the Friend, which invitation shall contain a hyperlink to [dash.com.sg/insurance](https://dash.com.sg/insurance), this being the website (“**Sign Up Website**”) that contains the Eligible Product related information and relevant instructions (“**Sign Up Instructions**”) for the Friend to sign up for the Eligible Product.
5. Subject to these Terms and Conditions, the Referrer shall be entitled to receive the following referral incentive (“**Referral Incentive**”), details are as set out in the table below, for each successful subscription or purchase of the Eligible Product by the Friend where (i) the Friend successfully signs up for the Eligible Product via the Sign Up Website by following the Sign Up

Instructions therein contained, (ii) the Eligible Product is activated (with the insurance premium fully paid up) and becomes effective during the Promotion Period; and (iii) such Eligible Product remains valid and active upon subscription up to the date on which the Referral Incentive is credited to the Referrer's Dash rewards account:

Eligible Products	Referral Incentive
Private Car Insurance from Tiq by Etiqa	10,000 Dash reward points
ePROTECT <i>maid</i> Insurance from Tiq by Etiqa	2,000 Dash reward points
Tiq Cancer Insurance	2,000 Dash reward points
Term Life Insurance from Tiq by Etiqa	2,000 Dash reward points

6. For the avoidance of doubt, the Eligible Product shall not be considered as activated until SCPL receives a written report from Etiqa confirming the same.
7. In addition to complying with the other terms herein, the Referrer must ensure that the following requirements are met to be eligible for the entitlements under the Promotion:
  - (a) The Dash Accounts of the Participants must at all times be and remain valid and must not for any reason be terminated and/or suspended.
  - (b) The Participants must comply at all times with the terms and conditions governing the use of Dash, where applicable, including but not limited to, the Dash Terms and Conditions and Terms and Conditions for In-App Insurance Products/Services within Dash (both of which may be accessed at <https://www.dash.com.sg/terms>);
  - (c) The Referrer must at all times comply with all applicable laws and regulations and SCPL's directions with regard to all referral activities;
  - (d) The Referrer shall strictly refrain from:
    - i. making any representation, promise and/or giving any advice (financial, legal or otherwise) warranty, guarantee and/or assurance, with regards to the Eligible Product, to the Friend;
    - ii. engaging in any conduct, act or omission that may be misleading, deceptive or that may improperly influence the Friend's decision to sign up for the Eligible Product;
    - iii. providing inaccurate, ambiguous or incomplete information on the Eligible Product;
    - iv. collecting, using and/or disclosing the Friend's personal data for purposes other than in connection with this Promotion. The Referrer shall secure the Friend's prior written consent to the collection and use of its personal information;
    - v. engaging in any conduct or act that promotes the personal interest of the Referrer to the detriment of the Friend.
8. Subject to these Terms and Conditions, SCPL will endeavour to credit the Referral Incentives to the successful Referrer's Dash Rewards accounts upon expiry of the free-look period (if

applicable) for the Eligible Product subscribed by the Friend, and no later than the end of the month following the month on which the Eligible Product was activated.

9. The Referral Incentive are non-transferable, non-assignable and non-exchangeable for cash and/or any other items.
10. For avoidance of doubt, Referral Incentive will only be available to the Referrer if the Friend had strictly complied with the Sign Up Instructions during the application of the Eligible Product. SCPL shall not be required to credit any reward points to the successful Referrer's Dash Rewards account in connection with these Terms and Conditions, if:
  - (i) at any time SCPL, at its sole discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of, the Participant's Dash Account; or
  - (ii) at any time, SCPL 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.

Any Referral Incentive that has been credited may be removed by Singtel should any of the above events occur or when there is a reversal of the successful subscription or purchase of the Eligible Product or where a refund is made to the Friend for any reason whatsoever.

11. The Referrer shall avoid making any change or amendment to the invitation to be sent to the Friend. SCPL shall not be liable for any such change or amendment in breach of these Terms and Conditions.
12. SCPL 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 Participants. In the event of such termination, SCPL may at its absolute discretion elect not to award the Referral Incentive in respect of the terminated Promotion.
13. Notwithstanding any other provision of these Terms and Conditions, SCPL has the sole and absolute discretion to determine the eligibility of a Referrer to enter and participate in this Promotion and its entitlement to the Referral Incentive. SCPL 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.
14. SCPL's decisions on all matters relating to or in connection with this Promotion and these Terms and Conditions, including without limitation SCPL's determination as to whether a referral is successful, shall be final and binding on the Participants. No correspondence, appeal or claims will be entertained.
15. SCPL shall not in any event be liable in any way to the Participants 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 SCPL to credit the Referral Incentive to the successful Referrer).

16. By participating in the Promotion, the Participants consent to SCPL's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, including the Referrer or Etiqa of the Participants' personal data and/or information provided to SCPL, 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 SCPL's policies, terms and conditions or notices made available by SCPL from time to time.
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 SCPL and any of the Participants. Accordingly, no Participant shall be deemed to have any authority to pledge the credit of, make any representation, or enter into any commitment or contract on behalf of SCPL. Each Participant confirms it is acting on its own behalf and not for the benefit of SCPL or any other person. No Participant shall be construed as being an agent or employee of SCPL by virtue only of these Terms and Conditions or this Promotion.
18. SCPL is neither licenced to sell any insurance related products nor competent to provide any insurance related advice. SCPL is not an agent of Etiqa and makes no representation that any due diligence was undertaken on Etiqa for the purpose of this Promotion. The products purchased or obtained from Etiqa may be subject to such other terms and conditions as may be imposed by Etiqa. SCPL makes no warranty or representation as to the quality, value, adequacy, suitability, viability, 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 Referrer shall ensure that the Friend understands and accepts the risk of investing in any insurance product (as well as the risk associated with dealing or entering into any transaction with Etiqa including (without limitation) the security, stability and robustness of Etiqa's payment platform) and that the Friend seeks professional advice prior to investing in such products. Any complaints or disputes in relation to such products or otherwise shall be resolved directly with Etiqa.
19. 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 any of the other terms and conditions mentioned herein, SCPL shall make a determination as to the terms and conditions that will take precedence, and such determination shall be conclusive and binding on the Participants.
20. By participating in the Promotion, each Participant agrees to fully and effectively indemnify, defend and hold harmless SCPL and its organising committee (collectively the "Indemnified Parties") from and against any and all demands, claims, causes of action, losses, damages, costs and expenses whatsoever that the Indemnified Parties may incur or suffer from, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of carrying out the Promotion. These obligations will continue to survive the completion or termination of the Promotion.

21. To the extent permitted by law, SCPL and its organising committee shall not be liable in any way to any Participant 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, 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.
22. These Terms and Conditions shall be subject to and construed in accordance with the laws of Singapore and the Participants hereby submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
23. 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.
24. The redemption of the rewards points shall be governed by the [Terms and Conditions for Singtel Dash Rewards](#).