

Terms and Conditions

Dash PET – PET Perks Promotion July-September 2021

1. These Terms and Condition for the Dash PET - PET Perks Promotion July - September 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 19 July 2021 and ending on 30 September 2021 (inclusive of both dates) (“**Promotion Period**”).
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash PET Customer (“**Eligible Customer**”) will be entitled to receive
 - (a) **100 Dash rewards points** on every occasion where the average daily account balance in its Dash PET policy, in a calendar month, is no less than S\$5,000 (the “**Average Balance Requirement**”);
 - (b) **One lucky draw (“Lucky Draw”) chance** to win 100,000 Dash reward points on every occasion where the average daily account balance in its Dash PET policy, in a calendar month, is no less than S\$10,000 (the “**Lucky Draw Requirement**”);
 - (c) **200 Dash reward points** for every Add-on Protection subscribed by the Eligible Customer, as a rider to the Dash PET policy (“Add-on Protection Plan”), in each Subscription Month (defined below) provided always that such Add-on Protection Plan shall remain valid and in force, at the minimum, at all times within the relevant Effective Period (defined below) (“**Effective Period Requirement**”). This Effective Period Requirement shall differ depending the First Activation Date (defined below) of the Add-on Protection Plan. Further details are set out in the table below:

Subscription Month @	First Activation Date #	Effective Period *
July 2021	Prior to 18 July 2021	From 18 July 2021 to 31 July 2021 (inclusive of both dates)
	Between 18 July 2021 and 31 July 2021 (inclusive of both dates)	From the date of activation to 31 July 2021 (inclusive of both dates)
August 2021	Prior to 18 August 2021	From 18 August 2021 to 31 August 2021 (inclusive of both dates)
	Between 18 August 2021 and 31 August 2021 (inclusive of both dates)	From the date of activation to 31 August 2021 (inclusive of both dates)
September 2021	Prior to 17 September 2021	From 17 September 2021 to 30 September 2021 (inclusive of both dates)
	Between 17 September 2021 and 30 September 2021 (inclusive of both dates)	From the date of activation to 30 September 2021 (inclusive of both dates)

@ Subscription Month refers to the calendar month in which the Eligible Customer had made or maintained a subscription of the Add-on Protection Plan, whether or not such Add-on Protection Plan had been in force for the entire duration of that calendar month. Singtel shall make an assessment on whether the

Eligible Customer qualifies for reward points in respect of each of these calendar months, and Singtel's determination shall be final and binding on the Eligible Customer

- # First Activation Date refers to the date on which the Eligible Customer's Add-on Protection Plan was activated for the first time, as verified by Singtel and Etiqa, and such Add-on Protection Plan had not previously been deactivated or invalidated for any reason whatsoever.
 - * Effective Period refers to the period within which the Eligible Customer's Add-on Protection Plan must, at all times, remain valid and in force at the minimum.
- (d) Additional **200 Dash reward points** for subscribing to or maintaining at least two (2) Add-on Protection Plans, in a Subscription Month, provided always that both of these Add-on Protection Plans qualify for the Dash reward points referred to under sub-paragraph (c) above,

The entitlement to the reward points is subject however to these Terms and Conditions including the following conditions:

- (I) Upon determination by Singtel that the relevant pre-conditions (under sub-paragraphs (a), (c) and (d) above) for the entitlement to the reward points in respect of a calendar month have 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 PET Policy, Add-on Protection Plan (if subscribed by the Eligible Customer), and the Dash Account, shall continue to subsist and is not terminated, deactivated, 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 PET Policy and Add-on Protection Plan as may be furnished by Etiqa for the purpose of this Promotion.

- 3A Employees of the Singtel Group of Companies and their respective appointed advertising, media and auditing agencies, if any, and any other parties, who are directly involved in the organizing, promoting or conducting of the Lucky Draw, shall not be eligible to participate in the Lucky Draw.
- 3B The Lucky Draw will be conducted on 14 October 2021, 10am via a closed door video call or at a venue to be determined at the sole and absolute discretion of Singtel.
- 3C Ten (10) winners will be drawn from the Lucky Draw, each of whom will receive 100,000 Dash reward points ("Prize") that will be credited to the winner's Dash Rewards account within 30 days from the completion of the Lucky Draw.
- 3D Singtel reserves the right to disqualify the winner if any of these Terms and Conditions are not met by the winner. Singtel's decision as to the winners of the Lucky Draw shall be final and conclusive.
- 3E Singtel reserves the right, at its absolute discretion, to change or substitute the Prize. All Prizes won are non-exchangeable and non-redeemable for cash and/or any other items.

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, Dash PET Policy, Add-on Protection Plan 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/or the 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 reserves the right to disqualify any Eligible Customer from the Lucky Draw if any of the events described in paragraph 4(a) above shall occur.
 - (c) 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, Lucky Draw, 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 determined by Singtel, 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 (a) the quality, value, suitability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the products sold by Etiqa; and (b) Etiqa's financial standing 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 purchasing or investing in any insurance product. It is advisable for the Eligible Customer to seek professional advice prior to purchasing or 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. Singtel may, but is under no obligation whatsoever, disclose the identity, image and other personal data of the winner or publish the same in connection with the Promotion at any point in time, and the winner, by participating in this Promotion, hereby consents to the aforesaid.
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.