

## Terms & Conditions for Dash PET Plus Sign Up Bonus Promotion for March to June 2022

1. These Terms and Condition for the Dash PET Plus Sign Up Bonus Promotion for March to June 2022 (“**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 10 March 2022 to 30 June 2022 (both dates inclusive) (“**Promotion Period**”), and may at the sole discretion of SingCash, be extended. If the Promotion Period is so extended, the capitalised term “Promotion Period” shall be construed to include such extended period.
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash Customer (“Eligible Customer”) will be entitled to receive the following sign up bonus (“Sign Up Bonus”) when the Eligible Customer purchases the Dash PET Plus insurance rider via the Dash app (hereinafter each purchase shall be referred to as “Purchase Transaction”) and meets the following conditions:
  - a. The Purchase Transaction is completed, and the insurance single premium (“Single Premium”) is duly paid in full, within the Promotion Period;
  - b. The Single Premium is paid with fresh funds, i.e. there must be no reduction to the total account value, for the period commencing from 28 March 2022 and ending on a date falling ninety (90) days after the completion of the Purchase Transaction (both dates inclusive), with respect to all existing insurance plans that the Eligible Customer has signed up with Etiqa Insurance Pte. Ltd. (“Etiqa”) .
  - c. There is no withdrawal of funds by the Eligible Customer from its Dash PET Plus account, as confirmed by Etiqa, for a period of ninety (90) days after the completion of such Purchase Transaction. For the avoidance of doubt, funds taken from the Dash PET Plus account and used for investments via Etiqa shall not be treated as a withdrawal for the purposes of this Promotion; and
  - d. The Eligible Customer’s Dash account is active and its Dash PET policy, together with the Dash PET Plus insurance rider, remain valid at all times. For the avoidance of doubt, the Dash PET policy and/or with the Dash PET Plus insurance rider shall no longer be regarded as valid if a claim against the insurer has been made or the conditions that trigger a claim against the insurer (and a potential payout) have been met,

Additional Condition:	Sign Up Bonus
Where the amount paid by Eligible Customer towards the Single Premium is:	
(i) More than or equivalent to S\$1,000 but less than S\$5,000	S\$20 Dash Credit
(ii) More than or equivalent to S\$5,000	S\$40 Dash Credit

Provided Always that:

- (i) No Eligible Customer shall be entitled to additional Sign Up Bonus if it completes more than one (1) Purchase Transaction; and
  - (ii) In the event that multiple Purchase Transactions are completed by a single Eligible Customer, Sign Up Bonus will be awarded based on the insurance policy with the highest Single Premium.
4. The Promotion is limited to the first 2,000 Purchase Transactions duly completed, in compliance with these Terms and Conditions and duly verified by SingCash.

5. Subject to these Terms and Conditions, the Sign Up Bonus will be credited to the Eligible Customer's Dash account within 30 days from the date on which compliance with these Terms and Conditions (including (without limitation) paragraph 3 above) is duly verified by Etiqa and SingCash. Eligible Customer shall be notified once the crediting of the Sign Up Bonus is completed.
6. Eligible Customers are bound by (a) the [terms and conditions issued by Etiqa](#) pertaining to the insurance product including eligibility requirements, and conditions under which the insurance policy may be revoked, cancelled or rendered void; and (b) [Singtel's Terms and Conditions for In-App Insurance Products/Services within Dash](#);
7. Notwithstanding any provision in these Terms and Conditions:
  - (a) SingCash shall not be required to credit any Sign Up Bonus 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 collusion, fraud or other unlawful or illegal activity in relation to, and/or misuse of, the Eligible Customer's Dash Account, Dash PET account, Dash PET Plus account and/or any amount in such accounts (whether by you or any other person, with or without your knowledge);
    - (ii) if the Eligible Customer's Dash Account, Dash PET account, and/or Dash PET Plus account is for any reason terminated and/or suspended during the Promotion Period and leading up to the point at which the Sign Up Bonus is being uploaded ("**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 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 system or is otherwise engaged in any activity calculated to game the system or gain an unfair advantage; or
    - (vi) there is a cancellation, termination, policy surrender, reversal of the successful Purchase Transaction or a refund is made to the Eligible Customer for any reason whatsoever.
  - (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 Sign Up Bonus which has been credited in connection with these Terms and Conditions (or any part thereof), if:
    - (i) Such Sign Up Bonus were wrongly granted to the Eligible Customer for any reason whatsoever;
    - (ii) any of the events described in paragraphs 7(a)(i), 7(a)(iii), 7(a)(v) or 7(a)(vi) shall occur; or
    - (iii) the Eligible Customer shall fail or neglect to comply with any of these Terms and Conditions.

If such removal is not possible, an amount equivalent to such Sign Up Bonus shall forthwith become a debt due and owing to SingCash.

8. 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 the sole and absolute discretion to determine a participant's eligibility to receive the Sign Up Bonus (or any part thereof).
9. SingCash's decisions on all matters relating to or in connection with the Promotion, Sign Up Bonus and these Terms and Conditions shall be final, including SingCash's determination as to whether a transaction qualifies as a Purchase 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 Sign Up Bonus (or any part thereof) to the Eligible Customer).
10. Unless otherwise determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
11. SingCash is neither licenced to sell any insurance or investment related products nor competent to provide any insurance or investment related advise. SingCash 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.
12. SingCash makes no warranty or representation as to the financial standing of Etiqa or 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 or investment products. The Eligible Customer must understand and accept the risk of investing in any insurance or investment 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.
13. 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.
14. The Eligible Customer acknowledges and agrees that its use of the Dash Account and the Sign Up Bonus shall be governed by the terms and conditions found at [www.dash.com.sg/terms](http://www.dash.com.sg/terms).
15. 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.
16. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any provision of these Terms and Conditions.
17. The Eligible Customer may be directed to an external website that is not owned by SingCash. In this regard, both the [Dash Data Protection Policy](#), and (b) the [Terms and Conditions for Dash](#), shall apply, in particular (without limitation) the provisions relating to Third Party Content and Third Party Sites, as therein defined.
18. 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 (including Etiqa), of its personal data and/or information provided to SingCash by such Eligible Customer or any relevant third party (including Etiqa), for the purposes of administration 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 SingCash's policies, terms and conditions or notices made available by SingCash 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 SingCash immediately.

19. In the event of any inconsistency between the terms and conditions referred to herein and these Terms and Conditions, SingCash shall make a determination as to the terms and conditions that will apply.