

Terms and Conditions for Dash PET Referral Promotion (Singtel/NCS Staff) (16 November – 30 November 2021)

1. The Dash PET Referral Promotion (“**Promotion**”) is a referral promotion organised by SingCash Pte Ltd (“**SCPL**”) and subject to these Terms and Conditions. By participating in the Promotion, all Participants shall be deemed to have accepted and agreed to be bound by these Terms and Conditions and all decisions of SCPL, which shall be final and binding in all respects.

2. The Promotion is available from 16 November 2021 to 30 November 2021 (both dates inclusive) (“**Promotion Period**”).

3. In these Terms and Conditions, the following words and expressions shall have the following meaning:

“**Referrer**” means an existing Dash customer who is a Singtel (or NCS Staff) with a valid Singtel email address (or NCS email address) who has referred a Friend to register for a Dash PET policy under this Promotion

“**Friend**” means a person invited by a Referrer through the Dash PET Referral Form found at <https://forms.office.com/r/tkr596t8tp> to register for a a Dash PET policy under the Promotion.

“**NCS**” means NCS Pte Ltd (Company No. 198101793G) with its registered address at 5 Ang Mo Kio Street 62, NCS Hub, Singapore 569141

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

“**Qualifying Transaction**” shall refer to the following:

(a) Signing up (via the Dash app) for and activating the Dash PET policy during the Promotion Period; and

(b) Topping up and maintaining at all times a minimum of S\$5,000 in account value for the Dash PET policy.

“Singtel” includes all entities within the Singtel Group, as determined by SCPL

4. A Referrer may invite any number of Friends through the Dash PET Referral Form found at <https://forms.office.com/r/tkr596t8tp> (the “Invitation”) to register for a Dash PET policy under the Promotion.

5. Subject to these Terms and Conditions, the Referrer and Friend shall be entitled to receive the following referral incentive (“**Referral Incentive**”) and Dash PET activation incentive (“**Friend Incentive**”) respectively, details are as set out in the table below, for each successful referral where the (i) Referrer successfully submits the Dash PET referral form at <https://forms.office.com/r/tkr596t8tp> duly completed to the satisfaction of SCPL and (ii) the Friend completes the Qualifying Transaction, during the Promotion Period, to the satisfaction of SCPL.

Referrer’s Referral Incentive	Friend Incentive
2,400 Dash reward points Additional 2,800 Dash reward points for every 3 successful referrals in the same month	S\$10 Dash credits

6. Unless otherwise determined by SCPL, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges and/or promotions.

7. To be eligible for the Promotion:

(a) The Friend must download and use at least version 5.4.5 of the Dash application when making the Qualifying Transaction, under this Promotion, as the case may be;

(b) The Dash Accounts and Dash PET policy(ies) of the Participants must at all times be and remain valid and must not for any reason be terminated and/or suspended;

(c) The Participants must comply at all times (including, but not limited to, in making the Qualifying Transactions) with the terms and conditions of 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>);

- (d) The Referrer must at all times comply with all applicable laws and regulations and SCPL's directions with regard to all referral activities; and
- (e) 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 Dash PET policy, 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 Dash PET policy;
 - (iii) providing inaccurate, ambiguous or incomplete information on the Dash Pet Policy;
 - (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; and
 - (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 and Friend Incentives to the successful Participants' Dash Rewards and Dash accounts upon expiry of the free-look period (if applicable) for the Friend's Dash PET policy, and no later than the end of the month following the month on which the Friend's Dash PET policy was activated.

9. The Referral Incentive and Friend Incentive are non-transferable, non-assignable and non-exchangeable for cash and/or any other items.

10. SCPL shall not be required to credit any Referral Incentive and/or Friend Incentive to the successful Participant in connection with these Terms and Conditions, if:

(a) 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

(b) 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; or

(c) crediting of the Friend Incentive will result in the balance in the Friend's Dash account to exceed the permissible limit.

11. The Referrer shall not make any change or amendment to the Invitation. SCPL shall not be liable to a Participant for any change or amendment to the Invitation made by the Referrer 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 and Friend 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 Participant to enter and participate in this Promotion and its entitlement to the Referral Incentive and/or Friend 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 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 and/or Friend Incentive to the Participants.

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, 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 Insurance Pte. Ltd. ("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 financial standing of Etiqa and 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 products. The Friend must understand and accept the risk of investing in any insurance product. It is advisable for the Friend to seek professional advice prior to investing in such products. The Friend 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.

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 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](#).