

Terms and Conditions for Dash Refer-A-Friend Promotion

The Dash Refer-A-Friend Promotion (the “**Promotion**”) is organised by SingCash Pte. Ltd. (“**Singtel**”) 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 Singtel, which shall be final and binding in all respects.

1. The Promotion is available from 1 April 2020 to 31 March 2021 (both dates inclusive) (the “**Promotion Period**”).

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

“**Referrer**” means an existing Dash customer who has referred a Friend to register for a new Dash Account under this Promotion.

“**Friend**” means a person invited by a Referrer through the Dash Application to register for a new Dash Account under the Promotion.

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

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

- (a) Payment Transaction via Dash at any of Dash accepted merchants for payment of goods and/or services (excluding donations and transactions made through Singtel Transit NFC SIM for public transport on buses/train) (“**Payment Transaction**”);
- (b) Top up of a local Singtel Prepaid Account via Dash (“**Singtel Prepaid Account**”) of \$10 Singapore Dollars (“**Singtel Prepaid Account Top Up transaction**”); and/or

3. A Referrer may invite any number of Friends through the Dash Application to register for a new Dash Account under the Promotion. The invitations, in such form as may be prescribed by Singtel, will be sent to the Friends from the Referrer’s mobile device via SMS/Facebook/Whatsapp or such other mode or forum of transmission as Singtel may determine in its absolute discretion (“**Invitation**”). Each Invitation will contain a registration link (“**Link**”) which will bear a unique referral code (“**Referral Code**”).

4. Subject to these Terms and Conditions, a Referrer shall be entitled to receive the following referral incentives (“**Referral Incentives**”) for each Friend referred by him/her who has (i) successfully registered for a new Dash Account through the Link using the Referral Code, and (ii) has made a Qualifying Transaction during the Promotion Period (capped at a maximum of \$2,500 in total Referral Incentives per Referrer under the Promotion).

Qualifying Transaction by Friend	Referral Incentive (capped at \$2 per Friend)
1 st Payment Transaction or 1 st Singtel Prepaid Account Top Up transaction	\$2

5. To be eligible for the Promotion:
 - (a) Both the Referrer and Friend must have downloaded and must be using version 4.6 and above of the Dash application in sending any Invitations or making any Qualifying Transactions under this Promotion, as the case may be.
 - (b) The Dash Accounts of the Referrer and Friend must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period.
 - (c) The Friend must hold a valid Singtel Remittance Account, which said account must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period (Only applicable for Remittance Transaction Referral Incentive redemptions pursuant to Clause 4 herein above).
 - (d) The Referrer and Friend must comply at all times (including, but not limited to, in making the Qualifying Transactions) with the terms and conditions governing the use of Dash and Singtel Remittance Service, where applicable, including but not limited to, the Dash Terms and Conditions and Remittance Terms and Conditions (both of which may be accessed at <https://www.dash.com.sg/terms>).
 - (e) Employees of the Singtel Group of Companies and any other parties who are directly involved in the Promotion may not, at the discretion of Singtel, be eligible to participate in the Promotion.
6. Singtel will credit the Referral Incentive to the Dash Balance of the Referrer within one (1) business day after relevant Qualifying Transaction by the Friend.
7. The respective Promotions shall be limited to a maximum number of redemptions during the respective Promotion Period as set out in Clause 6 of the Terms and Conditions governing the Promo Code Promotion.
8. Notwithstanding any provision in these Terms and Conditions:
 - (a) Singtel shall not be required to credit the Referral Incentive or any part thereof to your Dash Balance in connection with these Terms and Conditions, if:
 - (i) at any time Singtel, at its sole and absolute discretion, suspects any fraud in relation to, and/or misuse of your Dash Balance (whether by you or any other person, with or without your knowledge);
 - (ii) your Dash Balance and/or your access to or use of Dash is for any reason terminated and/or suspended during the period from the date of commencement of the Promotion Period to the date on which Singtel credits your Dash Balance with the Referral Incentive pursuant to these Terms and Conditions (both dates inclusive) ("**Relevant Period**");
 - (iii) the Promotion is terminated in accordance with these Terms and Conditions at any time during the Relevant Period;
 - (iv) the phone number which is registered in respect of your Dash Balance is for any reason changed (whether by you or any other person, with or without your knowledge) during the Relevant Period; and/or
 - (v) the credit of the Referral Incentive will result in your Dash Balance being in excess of the maximum wallet limit of \$999.
 - (b) The Referral Incentive, or any part thereof that is not credited for such reasons in (a) above shall be forfeited at the sole and absolute discretion of Singtel, and the Participants shall not be entitled to any compensation for the same.
 - (c) Singtel shall be entitled, at Singtel's sole and absolute discretion and without notice to you, to claw-back from your Dash Balance, the Referral Incentive which has been credited to your Dash Balance in connection with these Terms and Conditions (or any part thereof), if such

amount has, in Singtel's sole opinion, been wrongfully credited to you for any reason whatsoever.

9. The Referral Incentive is non-transferable, non-assignable, non-exchangeable and non-redeemable for cash and/or any other items.
10. For avoidance of doubt, Referral Incentives will only be payable to the Referrer whose Referral Code has been applied during the registration of the Dash Account by the Friend. By using the Referral Code, the Friend agrees to the Terms and Conditions of this Promotion.
11. The Referrer shall not make any changes or amendments to the Invitation. Singtel shall not be liable to the Friend for any changes or amendments to the Invitation made by the Referrer in breach of these Terms and Conditions.
12. Singtel 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 you. In the event of such termination, Singtel 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, Singtel has the sole and absolute discretion to determine the eligibility of a Referrer to enter and participate in this Promotion and your entitlement to the Referral Incentive. Singtel 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. Singtel's decisions on all matters relating to or in connection with this Promotion and these Terms and Conditions shall be final. No correspondence or claims will be entertained.
15. Singtel shall not in any event be liable in any way to you 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 Singtel to credit the Referral Incentive (or any part thereof) to you or any person).
16. By participating in the Promotion, the Participants consent to Singtel'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 Singtel, 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 Singtel's policies, terms and conditions or notices made available by Singtel from time to time.
17. Where you are providing us with personal data of another individual, you warrant that you are authorised by the individual to provide us with such personal data on his/her behalf and have obtained the consent of the individual for the collection, use and disclosure of such personal data by Singtel in accordance with Dash Data Protection Policy available at <http://www.dash.com.sg/terms>.
18. 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 Singtel 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 Singtel. Each Participant confirms it is acting on its own behalf and not for the benefit of Singtel or any other person.

No Participant shall be construed as being an agent or employee of Singtel by virtue only of these Terms and Conditions or this Promotion.

19. The Participants shall indemnify and hold harmless Singtel against any and all damages, losses, costs (including legal costs) incurred by Singtel in connection with or in relation to any breach by the Participant of its obligations and warranties under these Terms and Conditions.
20. These Terms and Conditions are to be read in conjunction with other applicable terms and conditions which can be accessed at <http://www.dash.com.sg/terms>). If there is any inconsistency between these Terms and Conditions and such other applicable terms and conditions, these Terms and Conditions shall prevail to the extent of such inconsistency.
21. These Terms shall be subject to and construed in accordance with the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
22. 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.

The remittance service in the Singtel Dash application is provided by SingCash Pte Ltd. (CRN: 201106360E)