



## Terms and Conditions for Singtel Dash Remit Bangladesh and India Lucky Draw from 1 June 2024 to 15 July 2024

1. The Singtel Dash Remit Lucky Draw (the “**Promotion**” or “**Lucky Draw**”) is a closed-door lucky draw promotion organised by SingCash Pte. Ltd. (“**SingCash**”) in Bangladesh and India (each referred to as a “**Country**”) subject to these terms and conditions (“**Terms and Conditions**”). By participating in the Promotion, all participants shall be deemed to have accepted and agreed to these Terms and Conditions and all decisions of SingCash, which shall be final and binding in all respects.
2. The Promotion is available from 1 June 2024 to 15 July 2024 (both dates inclusive) (the “**Promotion Period**”). This Promotion Period may be changed by SingCash where it deems appropriate, in its sole and absolute discretion.
3. Under the Promotion, and subject to these Terms and Conditions, an Eligible Participant (as defined below) shall receive a lucky draw chance provided always that all of the following conditions are met to SingCash’s complete satisfaction:
  - (a) the remittance amount is at least SGD50.
  - (b) the remittance amount is transferred either to
    - (i) the Bangladesh beneficiary’s bank account, bKash wallet or through a cash pick-up point; or
    - (ii) the India beneficiary’s bank account or through a cash pick-up point.
  - (c) the successful remittance transactions are undertaken via the Eligible Participant’s Dash account; AND
  - (d) the remittance amount for each transaction is transferred to Bangladesh or India.

The participant gets one (1) lucky draw chance for every successful remittance with an amount of SGD50 via Dash account (“**Dash Account**”) and the number of lucky draw chance(s) that a participant receives shall be illustrated in the table below:

Total remittance amount successfully sent to India within the Promo Period	Number of lucky draw chance(s)
SGD50	1
SGD100	2
SGD150	3
SGD200	4
N	N / SGD50

\*where N is in denomination of SGD50

Provided Always That SingCash’s determination of the total number of lucky draw chances that a participant shall be entitled to shall be final and binding on the participant. There will be one (1) round of Lucky Draw, where winners will be drawn, after the end of the Promotion Period.



## Eligibility

4. To be eligible for the Promotion, a participant (“**Eligible Participant**”) must:
  - (a) hold a valid Dash Account and Dash Remit account (“**Dash Remit Account**”), by which said accounts must at all times remain valid and must not for any reason be terminated and/or suspended; and
  - (b) comply at all times with the terms and conditions governing the use of the Dash Account and Dash Remit Account, including, but not limited to the Dash Terms and Conditions and General Terms and Conditions for Mobile Remittance (Remittance Service), both of which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>.
5. For the avoidance of doubt, participation in the Promotion is open to individuals only. Corporate or other entities shall not be eligible to participate in the Promotion.
6. SingCash reserves the right to request that the Eligible Participant provides proof of identity for the purposes of verifying that the Dash Account and Dash Remit Account are registered to the Eligible Participant. In the absence of such verification, SingCash shall be entitled at its discretion to disqualify the Eligible Participant from the Promotion, and the Eligible Participant shall have no claim whatsoever against SingCash in such event.

## Conduct of the Draw

7. The Lucky Draw will be conducted by SingCash at the following venue, date, and time or at such other venue, date and/or time as may be determined at the sole and absolute discretion of SingCash.

Promotion Period	Venue	Date	Time	Prizes
1 June 2024 to 15 July 2024	1 Serangoon North Ave 5, #03-00, Singapore 554915	25 July 2024	SGT 2:00 PM	SGD100 Dash Credits x 10 Winners from each Country

8. Whether a remittance is successful and eligible for this Promotion shall be determined at the sole discretion of SingCash.
9. There will be a total of twenty (20) winners drawn (the “**Winner(s)**”) among the Eligible Participants, who will be entitled to receive the prizes, details of which are outlined in the table found in Clause 7 (“**Prize(s)**”).
10. The Winners will be selected at random through a computerised system in the presence of a scrutineer. SingCash reserves the right to disqualify any Winner, and to select another person to replace any such Winner. SingCash’s decision as to who the Winners of the Lucky Draw are shall be final and conclusive.
11. SingCash further reserves the right, at its absolute discretion, to change or substitute the Prize and/or to increase or reduce the number of Winners for the Lucky Draw.



12. The Winners for the Lucky Draw will be announced in Dash official social media accounts (Instagram and Facebook) and the Winners shall be further notified via SMS or Whatsapp or In-app Push Notification to their Dash registered telephone number within five (5) working days after the completion of the Lucky Draw. The same SMS or Whatsapp or In-app Push Notification shall include instructions for the Winners to confirm acceptance of the Prizes, details of how the Prizes shall be credited into the respective Winners' Dash Account and other relevant details deemed appropriate by SingCash. The Winners shall comply with SingCash's instructions for the purposes of the Lucky Draw. SingCash reserves the right to request for the Winners' proof of eligibility, identity and/or otherwise for the purposes of verifying the Winners.
13. If a Winner does not confirm their acceptance of the Prizes within the stated time as notified by SingCash, or if they fail to redeem their Prizes in any other way or fail to comply with any instructions specified by SingCash, the Prize will be forfeited and SingCash will be entitled to select another Winner.
14. All Prizes won are non-transferable, non-assignable, and non-exchangeable for cash and/or any other items. SingCash will endeavour to transfer the Prizes to the Winners' Dash wallet once all Winners have confirmed their acceptance to the Prizes. In a case where SingCash finds that crediting the Prizes to any one of the Winner's Dash wallet may cause the balance in the Winner's Dash wallet to exceed the maximum amount allowed, SingCash shall notify and inform the same to the relevant Winner and the Winner will need to ensure that there is sufficient Dash wallet balance for the transfer of Prizes.
15. The Prizes may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the Prizes. In the event that the Prize incurs any tax liability, such tax is the sole responsibility of the Winner. SingCash reserves the right to replace the Prize with an alternative prize if circumstances beyond SingCash's control makes it necessary to do so.
16. SingCash reserves the right to disqualify any Winner from the Lucky Draw if (a) the Winner is determined, in SingCash's sole discretion, to be ineligible for any reason whatsoever, (b) at any time, SingCash, at its sole and absolute discretion, suspects any fraud, collusion or unlawful activity in relation to, and/or misuse of, the Winner's Dash Account or otherwise in connection with this Promotion; or (c) the phone number which is registered in respect of the Winner's Dash Account is for any reason changed (whether by the Winner or any other person, with or without the consent or knowledge of the Winner); (d) at any time, SingCash reasonably believes that the Winner is involved in manipulating, rigging, abusing, cheating the underlying system (or a third party system) or is otherwise engaged in any activity calculated to game such system or gain an unfair advantage or (e) any of these Terms and Conditions are not complied with by the Winner or (f) if any applicable law is not complied with by the Winner; or (g) there is a reversal, cancellation, termination or revocation of the successful remittance transaction, or a refund is made to the participant, for any reason whatsoever.
17. SingCash shall be entitled, at SingCash's sole and absolute discretion and without further notice to the Winner, to remove from the Winner any Prize which has, in SingCash's sole opinion, been wrongly awarded for any reason whatsoever, including (without limitation) by reason of the balance in the participant's Dash wallet having exceeded the maximum amount allowed.
18. By participating in the Promotion, the Winner agrees that SingCash may use the Winner's name, addresses, personal details, photographs, or any likeness for advertising and promotional purposes without further



consideration. However, SingCash is under no obligation whatsoever to disclose the identity of the Winner or to publish the same for any reason at any point in time.

## **General**

19. By participating in the Lucky Draw, the participants consent to SingCash's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of the participants' personal data and/or information provided to SingCash, including but not limited to, for the purposes of administering the participants' registration, organizing and promoting the Lucky Draw, or otherwise for purposes relating to 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 Dash Data Protection Policy available at <https://www.dash.com.sg/terms-and-conditions/> and (ii) may be used in accordance with Singtel's policies, terms and conditions or notices made available by SingCash from time to time.
20. SingCash reserves the right to, at its sole and absolute discretion, vary, modify and amend any of these Terms and Conditions and/or to suspend, discontinue or terminate the Lucky Draw at any time without prior notification, or liability to any party.
21. SingCash reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Lucky Draw, including the participants' eligibility and/or entitlement. SingCash's determination on all matters relating to this Lucky Draw shall be final and binding and no appeal or objection on any grounds will be entertained.
22. Unless otherwise determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
23. 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.
24. By participating in the Lucky Draw, each participant agrees to fully and effectively indemnify, defend and hold harmless SingCash and/or its related companies from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that SingCash may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of the Lucky Draw. These obligations will continue to survive the expiry or termination of the the Lucky Draw.
25. To the extent permitted by law, SingCash and/or its related companies 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 Lucky Draw, 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 or any delay in the award or delivery of the Prizes.



26. 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.
27. 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.
28. SingCash is not an agent of any of the merchants, vendors, or any other product or service provider who are participating in the Lucky Draw (hereinafter referred to as the "**Third Parties**"). The Prizes, goods, products and/or services supplied by, at or through any of these Third Parties may be subject to such other terms and conditions as may be imposed by them. No due diligence was performed on these Third Parties in connection with this Promotion. SingCash does not provide any recommendation or endorsement for any of the Prizes, products or services offered by these Third Parties. SingCash makes no warranty, assurance, guarantee or representation on the quality, sufficiency, durability, reliability, value, suitability, viability, authenticity, legality, merchantability or fitness for purpose of any of the Prizes and/or third party goods/services and assumes no liability or responsibility for the acts or omissions of these Third Parties or any non-performance or defects in such prizes, goods, products or services. Any dispute whether in relation to the value, condition, performance of such Prizes, goods/services or otherwise shall be resolved directly with the relevant Third Party.