



Terms and Conditions for 'Oct 2021 Fee Cashback and Lucky Draw Promotion'

1. The Oct 2021 Fee Cashback and Lucky Draw Promotion (the "**Promotion**") is a promotion 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.
2. The Promotion is available from 28 October 2021 to 30 November 2021 (both dates inclusive) (the "**Promotion Period**"). This Promotion Period may be changed by Singtel where it deems appropriate, in its sole and absolute discretion.
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash Remittance Customer who receives our promotional message in the form of an in-app push notification or SMS ("**Eligible Participant**") who undertakes and completes a remittance transaction, where the amount remitted, in a lump sum transaction, is a minimum of Singapore Dollar one hundred (S\$100.00) excluding fees, to any beneficiary ("**Eligible Remittance**") between 28 October 2021 to 30 November 2021 (inclusive of both dates) shall be entitled to receive a cashback amounting to their remittance fee ("**Fee Cashback**"), determined by the type of service chosen by the eligible participant. All eligible participants will only be eligible to receive a single cashback during this promotional period.

Eligibility

4. To be eligible for the Promotion, the participant must:
 - a) hold a valid Singtel Remittance Account and Dash Balance Account, which said accounts must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period;
 - b) comply at all times with the terms and conditions governing the use of Singtel Remittance Service and Dash Balance, 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-and-conditions/>).
 - c) Singtel reserves the right to request for the participant's proof of identity for the purposes of verifying that the Singtel Remittance Account and Dash Balance Account from which the First Time Remittance Transaction has been made is registered to the participant. In the absence of such verification as requested, Singtel shall be entitled in its discretion to disqualify the participant from the Promotion, and the participant shall have no claim whatsoever against Singtel in such event.
5. If the eligibility criteria and all other conditions herein are met, the Cashback will be credited to your Dash Balance within (a) fourteen (14) working days after the completion of the Eligible Remittance



Transaction; or (b) thirty (30) working days from the last day of the Promotion Period, whichever shall occur later.

6. Notwithstanding anything herein contained, the Eligible Participants' Singtel Dash Balance Account can only hold, in aggregate, a maximum amount of S\$999.00, or S\$3,000 (or such other amount as Singtel may determine in its discretion from time to time) at any point in time. Singtel shall not be required to credit the Cashback or any part thereof to the Eligible Participants' Singtel Dash Balance Account in excess of such limit. The Cashback, or any part thereof that is not credited for such reason shall be forfeited at the sole and absolute discretion of Singtel, and the eligible participant shall not be entitled to any compensation for the same.
7. Singtel reserves the right to disqualify any one or more of the Eligible Participants, if
 - a) The participants are determined, in Singtel's sole discretion, to be ineligible for any reason whatsoever,
 - b) at any time, Singtel, at its sole and absolute discretion, suspects any fraud, or unlawful activity in relation to, and/or misuse of, the Eligible Participants' Singtel Dash Balance Account and/or Singtel Remittance Account;
 - c) the phone number which is registered in respect of the Eligible Participants' Singtel Dash Balance Account and/or Singtel Remittance Account is for any reason changed (whether by the participant or any other person, with or without the consent or knowledge of the participants) during the Relevant Period;
 - d) at any time, Singtel reasonably believes that the Eligible Participant 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) there is a cancellation, or reversal of the successful First Time Remittance Transaction or a refund is made to the Eligible Participant for any reason whatsoever.

Conduct of the Draw

8. A lucky draw (the "**Lucky Draw**") will be conducted by Singtel at 31C Exeter Road, Comcentre Atrium, #03-00, Singapore 239734 on the following dates or on such other date, time and venue as may be determined at the sole and absolute discretion of Singtel.

Relevant Period	Lucky Draw Date	Prizes
28 October 2021 to 30 November 2021	15 December 2021	Prize: 10 winner x S\$200 Dash Credit

9. Each participant shall be entitled to one (1) Lucky Draw chance for each transaction (minimum S\$100, excluding transaction fee) successfully remitted by the Eligible Participant during the respective Relevant Period stated in the table above.



10. There will be ten (10) winners drawn to win S\$200 Dash Credit. Each participant is eligible to win only once in the Promotion during the Promotion Period.
11. The Winners will be selected at random through a computerised system in the presence of an authorised personnel of Singtel. Singtel reserves the right to disqualify any Winners if any of these Terms and Conditions are not met, and to select reserve winners to replace any Winners that may be disqualified. Singtel's decision as to the Winners and reserve Winners of the Lucky Draw shall be final and conclusive.
12. Singtel 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.
13. The Winners for the Lucky Draw will be notified via SMS to their Singtel Dash registered telephone number within seven (7) working days after the Lucky Draw, and the same SMS shall notify the Winners on the date that the Prizes shall be ready for collection by the Winners. The Winners shall comply with Singtel's instructions for the purpose of the Promotion. Singtel reserves the right to request for the Winners' proof of eligibility, identity and/or otherwise for the purposes of verifying the Winners' claim to the Prize.
14. Any Prize which is not claimed in accordance with the provisions of these Terms and Conditions within the ninety (90) days after the Winners have been notified by Singtel will be forfeited at the sole and absolute discretion of Singtel, and the Winner shall not be entitled to any compensation for the same.
15. All Prizes won or accepted shall be given on an "as-is" basis and are non-transferable, non-assignable, non-exchangeable and non-redeemable for cash and/or any other items. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prizes.
16. Singtel makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers of the Prize or any non-performance or defects in the Prize. Any dispute about the value, condition or performance of the Prize is to be resolved directly with the relevant merchants and/or suppliers of the Prize.
17. Singtel reserves the right to disqualify any Winner from the Luck Draw if the Winner is determined, in Singtel's sole discretion, to be ineligible for any reason whatsoever, at any time, Singtel, at its sole and absolute discretion, suspects any fraud in relation to, and/or misuse of, the Winner's Dash Balance Account, Singtel Remittance Account and/or the Eligible Transactions; or the phone number which is registered in respect of the Winner's Dash Balance Account and/or Singtel Remittance Account is for any reason changed (whether by the Winner or any other person, with or without the consent or knowledge of the Winner) during the Relevant Period or at any time before the collection of the Prize by the Winner in accordance with these Terms and Conditions.



18. Singtel shall be entitled, at Singtel's sole and absolute discretion and without notice to you, to claw-back from you any Lucky Draw Prize which has, in Singtel's sole opinion, been wrongfully awarded to you for any reason whatsoever, including by reason of any failed remittance.
19. By accepting the Prize, the Winner agrees that Singtel may use the Winner's name, addresses, personal details, photographs or any likeness for advertising and promotional purposes without further consideration. However, Singtel is under no obligation whatsoever to disclose the identity of the Winner or to publish the same for any reason at any point of time.

General

20. 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, of the participants' personal data and/or information provided to Singtel, including but not limited to, for the purposes of administering the participants' registration, organizing and promoting the Promotion, 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 Singtel's privacy statement available at <https://dash.com.sg/files/terms/privacy-policy1.pdf>; and (ii) may be used in accordance with Singtel's policies, terms and conditions or notices made available by Singtel from time to time.
21. Singtel 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 Promotion at any time without prior notification, or liability to any party.
22. Singtel reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including the participants' eligibility and the applicable criteria. Singtel's determination of all matters relating to this Promotion shall be final and binding and no appeal or objection on any grounds will be entertained.
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 Promotion, each participant agrees to fully and effectively indemnify, defend and hold harmless Singtel from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that the participant may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of participation in the Promotion. These obligations will continue to survive the expiry or termination of the Promotion.
25. To the extent permitted by law, Singtel 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.

26. These Terms 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. The remittance service in the Singtel Dash app is brought to you by SingCash Pte Ltd. Copyright ©2021 SingCash Pte. Ltd. (CRN: 201106360E) All rights reserved