

## Terms and Conditions for up to SGD20 Cashback Promotion

For this SGD20 cashback promotion, the following Dash terms and conditions shall apply:-

### A. Terms and Conditions for Dash First use Promotion

1. These Terms and Condition for the Dash to First Use Promotion (“**Promotion**”) are binding on all persons participating in the Promotion organised by SingCash Pte. Ltd. (“**SingCash**”).
2. The Promotion shall be for the period starting from 7 April 2021 and ending on 31 March 2022 (inclusive of both dates) (“**Promotion Period**”)
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash Customer (“**Eligible Customer**”) will be entitled to receive **800 Reward Points** for making:
  - (a) a purchase transaction at any Dash accepted merchant, with a minimum value of S\$2.00 in accordance with the applicable Dash Terms and Conditions (hereinafter referred to as “Purchase Transaction”) OR
  - (b) a remittance in accordance with the General Terms and Conditions for Mobile Remittance (Remittance Service) (hereinafter referred to as “Remittance Transaction”),

subject however to the following conditions:

- (I) The Purchase Transaction or the Remittance Transaction must be undertaken via a Dash account (“New Dash Account”), which account was activated within the Promotion Period (but not during the August/September Purchase Period (defined below) and the October/November Purchase Period (defined below)), and successfully completed within 30 days of such activation. If, however, the New Dash Account was activated prior to the start of the Promotion Period (ie before 7<sup>th</sup> April 2021), the Eligible Customer may still qualify for the Reward Points if the Eligible Customer performs a Purchase Transaction (and not a Remittance Transaction) in accordance with the remaining Terms and Conditions herein;
- (II) No Eligible Customer shall be entitled to additional reward points beyond 800 for multiple Purchase Transactions and/or Remittance Transactions;
- (III) The following transactions shall not be regarded as a Purchase Transaction or a Remittance Transaction:
  - (i) Donations to charity organisations;
  - (ii) Settlement of a Singtel issued invoice relating to telecommunication services;
  - (iii) FAST/PayNow related payment;
  - (iv) Peer to Peer transaction where funds are transferred from a Dash account to another;
  - (v) Top up to a stored-value facility or e-wallet (including but not limited to EZ-Link, TransitLink, GrabPay and Dash) or any other account;
  - (vi) Payment made to an insurance company, including without limitation, Etiqa Insurance Pte. Ltd. and Great Eastern General Insurance Limited, or otherwise made to Dash EasyEarn and/or Dash PET accounts; and
  - (vii) Cash out and/or an adjustment made for a refunded or void transaction, hereinafter collectively referred to as “Excluded Transactions”.

Where SingCash determines that a Purchase Transaction or Remittance Transaction meets the above conditions, such transaction shall be deemed an “Eligible Transaction”.

- 3A Subject to these Terms and Conditions, an Eligible Customer who has earned 800 reward points is entitled to receive an additional 400 reward points if the following condition is met:

- (a) the Eligible Customer used or applied a unique referral code at the point when the Eligible Customer applied for the New Dash Account, which referral code was obtained from any one of the following parties:
- i. Qoo10 Pte. Ltd. (“Qoo10”) provided that such referral code was used or applied within its validity period commencing from 28 May 2021 and ending on 29 June 2021 (inclusive of both dates);
  - ii. Huawei Technologies Co., Ltd (“Huawei”) provided that such referral code was used or applied within its validity period commencing from 14 June 2021 and ending on 13 July 2021 (inclusive of both dates); or
  - iii. Singapore Telecommunications Limited (“Singtel”) provided that such referral code was used or applied within its validity period commencing from 14 June 2021 and ending on 14 July 2021 (inclusive of both dates); or
  - iv. Jade E-Services Singapore Pte. Ltd. (trading as www.zalora.sg) (“ZALORA”) provided that such referral code was used or applied within its validity period commencing from 1 July 2021 and ending on 31 July 2021 (inclusive of both dates);

provided always that these additional Reward Points shall only be available for the first 1,000 Eligible Transactions that satisfy the condition under this paragraph 3A(a); or

- (b) the Eligible Customer used or applied a unique referral code at the point when the Eligible Customer applied for the New Dash Account, which referral code was obtained from the National University of Singapore Student Union provided always that:
- i. such referral code was used or applied within its validity period commencing from 1 August 2021 and ending on 30 September 2021 (inclusive of both dates); and
  - ii. these additional Reward Points shall only be available for the first 500 Eligible Transactions that satisfy the condition under this paragraph 3A(b).

3B If the Eligible Customer completes any one of the following transactions:

- (a) a Purchase Transaction, via a New Dash Account that was activated between 31 August 2021 to 30 September 2021 (inclusive of both dates) or any later date as may be permitted by SingCash (this period shall be referred to as the “August/September Purchase Period”), where the minimum value of such transaction is S\$3.00 (such a Purchase Transaction shall be referred to as the “August/September Purchase Transaction”); OR
- (b) a Remittance Transaction, via a New Dash Account that was activated between 1 September 2021 to 30 September 2021 (inclusive of both dates) or any later date as may be permitted by SingCash (this period shall be referred to as the “September Remittance Period”) where the amount remitted, in a lump sum transaction, is a minimum of S\$100.00 (such a Remittance Transaction shall be referred to as the “September Remittance Transaction”),

then the Eligible Customer will be entitled to receive S\$3.00 Dash credits, subject however to the following conditions:

- (I) No Eligible Customer shall be entitled to additional Dash credits beyond S\$3.00 for multiple August/September Purchase Transactions and/or September Remittance Transactions;
- (II) None of the Excluded Transactions shall be regarded as an August/September Purchase Transaction or a September Remittance Transaction;
- (III) Where SingCash determines that an August/September Purchase Transaction or a September Remittance Transaction meets the above conditions, such transaction shall be deemed an “Eligible Transaction”;
- (IV) The S\$3.00 Dash credits shall only be available for the first 3,500 August/September Purchase Transactions and/or September Remittance Transactions that are determined by SingCash as Eligible Transactions; and

- (V) The August/September Purchase Transaction or the September Remittance Transaction, as the case may be, must have been completed within 30 days of the activation of the New Dash Account.

3C If the Eligible Customer completes any one of the following transactions:

- (a) a Purchase Transaction, via a New Dash Account that was activated between 4 October 2021 to 30 November 2021 (inclusive of both dates) or any later date as may be permitted by SingCash (this period shall be referred to as the "October/November Purchase Period"), where the minimum value of such transaction is S\$3.00 (such a Purchase Transaction shall be referred to as the "October/November Purchase Transaction"); OR
- (b) a Remittance Transaction, via a New Dash Account that was activated between 4 October 2021 to 30 November 2021 (inclusive of both dates) or any later date as may be permitted by SingCash (this period shall be referred to as the "October/November Remittance Period") where the amount remitted, in a lump sum transaction, is a minimum of S\$100.00 (such a Remittance Transaction shall be referred to as the "October/November Remittance Transaction"),

then the Eligible Customer will be entitled to receive S\$3.00 Dash credits, subject however to the following conditions:

- (I) None of the Excluded Transactions shall be regarded as an October/November Purchase Transaction or an October/November Remittance Transaction;
- (II) Where SingCash determines that an October/November Purchase Transaction or an October/November Remittance Transaction meets the above conditions, such transaction shall be deemed an "Eligible Transaction"; and
- (III) The October/November Purchase Transaction or the October/November Remittance Transaction, as the case may be, must have been completed within 30 days of the activation of the New Dash Account,

and if this Eligible Customer undertakes a Remittance Transaction ("Second Remittance Transaction"), following either the October/November Purchase Transaction or the October/November Remittance Transaction, then this Eligible Customer will be entitled to receive an additional S\$7.00 Dash credits, subject however to the following conditions:

- (IV) None of the Excluded Transactions shall be regarded as a Second Remittance Transaction;
- (V) Where SingCash determines that a Second Remittance Transaction meets the above conditions, such transaction shall be deemed an "Eligible Transaction"; and
- (VI) The Second Remittance Transaction must be completed within the October/November Remittance Period,

PROVIDED ALWAYS THAT no single Eligible Customer shall be entitled to additional Dash credits beyond S\$10.00 for completing multiple transactions under this paragraph 3C.

3D If the Eligible Customer completes a Remittance Transaction, via a Dash Account that was activated prior to 4 October 2021 where the amount remitted, in a lump sum transaction, is a minimum of S\$100.00 (such a Remittance Transaction shall be referred to as the "Existing User Remittance Transaction"), then the Eligible Customer will be entitled to receive S\$3.00 Dash credits, subject however to the following conditions:

- (i) No prior Remittance Transaction was undertaken via this Dash Account;
- (ii) None of the Excluded Transactions shall be regarded as an Existing User Remittance Transaction;
- (iii) Where SingCash determines that an Existing User Remittance Transaction meets the above conditions, such transaction shall be deemed an "Eligible Transaction"; and

- (iv) The Existing User Remittance Transaction must be completed within the October/November Remittance Period,

and if this Eligible Customer undertakes a further Remittance Transaction (“Second Existing User Remittance Transaction”), following the Existing User Remittance Transaction, then this Eligible Customer will be entitled to receive an additional S\$7.00 Dash credits, subject however to the following conditions:

- (v) None of the Excluded Transactions shall be regarded as a Second Existing User Remittance Transaction;
- (vi) Where SingCash determines that a Second Existing User Remittance Transaction meets the above conditions, such transaction shall be deemed an “Eligible Transaction”; and
- (vii) The Second Existing User Remittance Transaction must be completed within the October/November Remittance Period,

PROVIDED ALWAYS THAT no single Eligible Customer shall be entitled to additional Dash credits beyond S\$10.00 for completing multiple transactions under this paragraph 3D.

The rewards or entitlements under:

- paragraphs 3C(a), (b), (I), (II), (III) and 3D(i), (ii), (iii) and (iv) shall only be available for first 7,900 Eligible Customers whom SingCash determines to be eligible; and
- paragraphs 3C(IV), (V), (VI) and 3D(v), (vi) and (vii) shall only be available for the first 2000 Eligible Customers whom SingCash determines to be eligible.

3E If the Eligible Customer, who completes either an October/November Remittance Transaction OR a Second Remittance Transaction, in accordance with these Terms and Conditions, is an existing Singtel Prepaid Mobile customer, then this Eligible Customer will be entitled to receive 15GB of local mobile data (with a validity period of seven (7) days) in addition to any other entitlements under these Terms and Conditions, subject however to the following conditions:

- (I) The October/November Remittance Transaction OR Second Remittance Transaction, as the case may be, must be completed within the period commencing on 4 October 2021 and ending on 30 November 2021 (inclusive of both dates), and, for the avoidance of doubt, no prior Remittance Transaction was undertaken via this Eligible Customer’s Dash Account;
- (II) The Eligible Customer’s Singtel Prepaid Mobile account must be active and valid on the date on which the transaction (stated under paragraph 3E(I) above) was completed and such account remains active and valid until the date on which the mobile data is uploaded to the account; AND
- (III) The 15GB of local mobile data shall only be available to the first 1000 Eligible Customer whom SingCash determines to be eligible.

4. If the eligibility criteria and all other conditions herein are met, SingCash will, on the calendar day immediately following the date on which the Eligible Transaction was successfully completed (such day, the “**800 Points Credit Date**”), endeavour to credit 800 Reward Points to the Eligible Customer’s New Dash Account. The reward points are not exchangeable for any other item.

4A If the eligibility criteria and all other conditions herein are met, SingCash will endeavour to credit the additional 400 Reward Points to the Eligible Customer’s New Dash Account on a day (such day referred to as the “**400 Points Credit Date**”) falling (a) within thirty (30) calendar days of the date on which the Eligible Transaction was successfully completed; or (b) within fourteen (14) days of the last day of the validity period of the relevant referral code, whichever shall occur later. The additional reward points are not exchangeable for any other item.

4B If the eligibility criteria and all other conditions herein are met, SingCash will endeavour to credit the relevant Dash credits to the Eligible Customer’s New Dash Account on a day (such day referred to as the “**Dash Credits Credit Date**”) falling (a) within thirty (30) business days from the last day of the period

within which the Eligible Transaction must be completed, or (b) within fourteen (14) business days from the date on which the Eligible Transaction was successfully completed, whichever shall occur later. The Dash credits are not exchangeable for any other item. If the eligibility criteria and all other conditions herein are met, SingCash will endeavour to upload the relevant mobile data to the Eligible Customer's Prepaid Mobile Account on a day (such day referred to as the "**Mobile Data Credit Date**") falling (a) within thirty (30) business days from the last day of the period within which the relevant transaction must be completed, or (b) within fourteen (14) business days from the date on which the relevant transaction was successfully completed, whichever shall occur later. The mobile data is not exchangeable for any other item.

4C Notwithstanding any provision in these Terms and Conditions:

- (a) SingCash shall not be required to credit any Reward points or Dash Credits to the Eligible Customer's New Dash Account or upload mobile data to the Eligible Customer's Prepaid Mobile 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 fraud or other unlawful or illegal activity in relation to, and/or misuse of, the Eligible Customer's New Dash Account, any amount in your Dash Balance and/or the Eligible Customer's Prepaid Mobile Account (whether by you or any other person, with or without your knowledge);
  - (ii) if the Eligible Customer's New Dash Account (and/or the Eligible Customer's Prepaid Mobile Account, as the case may be) is for any reason terminated and/or suspended at any time during the period commencing from 7 April 2021 until the 800 Points Credit Date (or the 400 Points Credit Date, or S\$3.00 Dash Credits Credit Date, or Mobile Data Credit Date, as the case may be) (inclusive of all dates) ("**Relevant Period**");
  - (iii) the phone number which is registered in respect of your New Dash Account is for any reason changed (whether by you or any other person, with or without your 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 SingCash system (or a third party system) or is otherwise engaged in any activity calculated to game such system or gain an unfair advantage;
  - (vi) there is a cancellation, or reversal of the successful Eligible Transaction or a refund is made to the Eligible Customer for any reason whatsoever; or
  - (vii) crediting such Dash Credits will result in the balance in Eligible Customer's New Dash Account exceeding the permissible limit.
- (b) SingCash shall be entitled, at its sole discretion and without prior notice to the Eligible Customer, to remove from the Eligible Customer's New Dash Account, the reward points and/or the Dash credits (or remove from the Eligible Customer's Prepaid Mobile Account, the mobile data) which has been credited in connection with these Terms and Conditions (or any part thereof), if:
  - (i) Such reward points, Dash credits and/or mobile data, as the case may be, were wrongly granted to the Eligible Customer for any reason whatsoever;
  - (ii) any of the events described in paragraphs 4C(a)(i), 4C(a)(iii), 4C(a)(v), 4C(a)(vi) or 4C(a)(vii) shall occur.



5. 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 sole and absolute discretion to determine a participant's eligibility to receive the Reward Points, the Dash credits and/or mobile data, or any part thereof.
6. SingCash's decisions on all matters relating to or in connection with the Promotion, Reward Points, Dash credits, mobile data and these Terms and Conditions shall be final, including SingCash's determination as to whether a transaction qualifies as an Eligible 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 Reward Points, Dash credits and/or mobile data, or any part thereof, to the Eligible Customer).
7. Unless otherwise stated or determined by SingCash, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
8. SingCash is not an agent of any Dash accepted merchant and makes no representation that any due diligence was undertaken on such a merchant for the purpose of the Promotion. The goods and/or services purchased or obtained from the merchant may be subject to such other terms and conditions as may be imposed by the merchant.
9. SingCash makes no warranty or representation as to the quality, value, safeness, durability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the goods or services sold by the merchant and assumes no liability or responsibility for any of the acts or omissions of the merchant. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with the merchant including (without limitation) the security, stability and robustness of the merchant's payment platform. Any complaints or dispute whether in relation to the value, condition or performance of any of such goods and/or service or otherwise shall be resolved directly with the merchant.
- 9A SingCash makes no warranty, guarantee or representation as to the availability of any of the referral codes from the relevant third party and assumes no liability or responsibility for any of the acts or omissions of such third party. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with such third party. Any complaints or dispute in relation to the referral code or otherwise shall be resolved directly with the relevant third party.
- 9B 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, of the Eligible Customer's personal data and/or information provided to SingCash, for the purposes of administration of the Promotion; and the Eligible Customer further consents and acknowledges that the Eligible Customer's 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 SingCash from time to time.
10. 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.
11. The Eligible Customer acknowledges and agrees that its use of the New Dash Account and Dash credits shall be governed by the terms and conditions found at [www.dash.com.sg/terms](http://www.dash.com.sg/terms). The redemption of the rewards points shall be governed by the Terms and Conditions for Singtel Dash Rewards found at [https://dash.com.sg/files/terms/Singtel\\_Dash\\_Rewards\\_Promo\\_TCs\\_200812.pdf](https://dash.com.sg/files/terms/Singtel_Dash_Rewards_Promo_TCs_200812.pdf). The use of mobile data shall be governed by [https://www.singtel.com/content/dam/singtel/personal/products-services/mobile/prepaid-plans/Terms%20&%20Conditions/20210819\\_Prepaid\\_Mobile\\_TC.pdf](https://www.singtel.com/content/dam/singtel/personal/products-services/mobile/prepaid-plans/Terms%20&%20Conditions/20210819_Prepaid_Mobile_TC.pdf)

12. 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.
  
13. 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.

## B. Terms & Conditions for Dash PET Sign Up Bonus Promotion

1. These Terms and Condition for the Dash PET Sign Up Bonus Promotion October 2021– January 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 1 October 2021 to 31 January 2022 (inclusive of both dates) (“**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 a signup bonus of S\$10 Dash credits (“Sign Up Bonus”) when the Eligible Customer purchases Dash PET insurance savings plan within the Dash app (hereinafter each purchase shall be referred to as “Purchase Transaction”) and meets the following conditions:
  - a. The Purchase Transaction was completed within the Promotion Period;
  - b. The balance standing to the credit of the PET account shall be a minimum of S\$5,000 at the point of crediting of the Sign Up Bonus ; and
  - c. The Eligible Customer’s Dash account is active and its Dash PET policy remains valid during the Relevant Period (defined below). For the avoidance of doubt, the Dash PET policy shall no longer be regarded as valid if the conditions that trigger a claim against the insurer (and a potential payout) have been met.
4. The Promotion is only limited to the first 15,000 Purchase Transactions duly completed, in compliance with these Terms and Conditions and 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 end of the calendar month on which the Purchase Transaction was duly completed and in compliance with these Terms and Conditions.
6. Eligible Customers are bound by (a) the [terms and conditions issued by Etiqa Insurance Pte. Ltd. \(“Etiqa”\)](#) 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:
  - (c) 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 fraud or other unlawful or illegal activity in relation to, and/or misuse of, the Eligible Customer’s Dash Account and/or any amount in your Dash account (whether by you or any other person, with or without your knowledge);
    - (ii) if the Eligible Customer’s Dash 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 to the account (“**Relevant Period**”);
    - (iii) the phone number which is registered in respect of your Dash Account is for any reason changed (whether by you or any other person, with or without your 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, policy surrender, reversal of the successful Purchase Transaction or a refund is made to the Eligible Customer for any reason whatsoever.
- (d) 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:
- (iii) Such Sign Up Bonus were wrongly granted to the Eligible Customer for any reason whatsoever;
  - (iv) any of the events described in paragraphs 7(a)(i), 7(a)(iii), 7(a)(v) or 7(a)(vi) shall occur.
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 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 related products nor competent to provide any insurance 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 products. The Eligible Customer must understand and accept the risk of investing in any insurance 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, Chapter 53B 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.