

Terms and Conditions for Dash Remit Top Referrer (August 2023 to October 2023) Promotion

1. These Terms and Conditions for the Dash Remit Top Referrer (August 2023 to September 2023) Promotion (“**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 11 August 2023 and ending on 31 October 2023 (inclusive of both dates) (“**Promotion Period**”).
3. In these Terms and Conditions, the following words and expressions shall have the following meaning:
 - (I) “**Referrer**” means an existing Dash customer who has referred a Friend to register for a new Dash Account under this Promotion
 - (II) “**Friend**” means a person invited by a Referrer through the Dash Application to register for a new Dash Account under the Promotion.
 - (III) “**Participants**” means the persons, including Referrers and Friends, participating in the Promotion.
 - (IV) “**Qualifying Transaction**” means completing a remittance (for the first time) in accordance with the General Terms and Conditions for Mobile Remittance (Remittance Service), via the Dash app, where the amount remitted, in a lump sum transaction, is a minimum of S\$100.00 PROVIDED ALWAYS THAT SingCash’s determination as to whether a transaction qualifies as a Qualifying Transaction shall be final and binding on the Participants
4. A Referrer may invite any number of Friends through the Dash Application to register for a new Dash Account during the Promotion Period. The invitation containing a registration link (“**Link**”) and a unique referral code (“**Referral Code**”), will be sent to a Friend from the Referrer’s mobile device via SMS/Facebook/Whatsapp or such other mode or form of transmission as SingCash may determine in its absolute discretion (“**Invitation**”).
5. Subject to these Terms and Conditions, a Referrer has made a successful referral for each Friend referred by him/her when the Friend has (i) successfully registered for a new Dash Account, through the Link using the Referral Code, within the Promotion Period, and (ii) successfully made a Qualifying Transaction during the Promotion Period (“**Successful Referral**”).
6. The top three (3) Referrers (“**Winners**”) with the most number of Successful Referrals, as validated by SingCash, shall each be entitled to win Dash credits of S\$288 (“**Dash Credits**”).
7. [NOT USED]
8. To be eligible for the Promotion:
 - (I) Both the Referrer and Friend must have downloaded and must be using the latest version of the Dash application in sending any Invitations or making any Qualifying Transactions under this Promotion, as the case may be.
 - (II) The Dash Accounts of the Referrer and Friend must, at all times, be and remain valid and must not for any reason be closed, terminated and/or suspended.
 - (III) The Referrer and Friend must comply at all times (including, but not limited to, in making the Qualifying Transaction) with the terms and conditions governing the use of Dash, including but not limited to, the Dash Terms and Conditions [https://www.dash.com.sg/terms and the General Terms and Conditions for Mobile Remittance \(Remittance Service\)](https://www.dash.com.sg/terms and the General Terms and Conditions for Mobile Remittance (Remittance Service)).

- (IV) The Referrer must at all times comply with all applicable laws and regulations and SingCash's directions with regards to all referral activities. In this regard, 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 or in respect of the Qualifying Transaction;
 - ii. engaging in any conduct, act or omission that may be misleading, deceptive or that may improperly influence the Friend's decision to perform the Qualifying Transaction;
 - iii. providing inaccurate, ambiguous or incomplete information on the Qualifying Transaction;
 - 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.

Employees of Singtel and any other parties who are directly involved in the Promotion may not, at the discretion of SingCash, be eligible to participate in the Promotion.

9. The Winners of this Promotion will be notified no earlier than ten (10) working days following the last day of the Promotion Period.
10. SingCash will credit the Dash Credits to the Dash account of the Winner of the Promotion no earlier than ten (10) working days following the last day of the Promotion Period. SingCash shall be entitled to change the date on which the Dash Credits will be credited, without any prior notice to the Winner.
11. Notwithstanding any provision in these Terms and Conditions:
 - (I) SingCash shall not be required to credit any Dash Credits to the Winner's Dash Account (or to pay Winner 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, collusion or other unlawful or illegal activity in relation to, and/or misuse of, the Winner's Dash Account (whether by the Winner or any other person, with or without the Winner's knowledge);
 - ii if the Winner's Dash Account is for any reason closed, terminated and/or suspended at any time prior to the crediting of the Dash Credits ("**Relevant Period**");
 - iii 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 Winner's 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 Winner 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 Qualifying Transaction or a refund is made to the Winner for any reason whatsoever; or
 - vii crediting such Dash Credits will result in the balance in the Winner's Dash Account exceeding the permissible limit.
 - (II) SingCash shall be entitled, at its sole discretion and without prior notice to the Winner, to remove from the Winner's Dash Account, the Dash credits which have been credited in connection with these Terms and Conditions (or any part thereof), if:
 - i Such Dash credits were wrongly granted to the Winner for any reason whatsoever; or
 - ii any of the events described in paragraph 11(I) above shall occur.

General

12. By participating in the Promotion, 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, 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 SingCash from time to time.
13. 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 Promotion at any time without prior notification, or liability to any party. Please visit <https://www.dash.com.sg/deals> for the latest Terms and Conditions applicable to the Promotion.
14. SingCash reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including the Participant's eligibility and entitlement. SingCash'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.
15. 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.
16. By participating in the Promotion, each Participant agrees to fully and effectively indemnify, defend and hold harmless SingCash 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 participation in the Promotion. These obligations will continue to survive the expiry or termination of the Promotion.
17. To the extent permitted by law, SingCash 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 or any delay in the crediting of the Dash Credits.
18. The Participant acknowledges and agrees that its use of the Dash Account and Dash credits shall be governed by the terms and conditions found at www.dash.com.sg/terms.
19. These Terms and Conditions shall be subject to and construed in accordance with the laws of Singapore and the Participant hereby submits to the exclusive jurisdiction of the courts of Singapore.
20. 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.