

Terms and Conditions for Singtel Dash – Dash Town Campaign

1. Dash Town Campaign (“**Promotion**”) is a rewards promotion organised by SingCash Pte Ltd (“**SCPL**”) and subject to these Terms and Conditions. By participating in the Promotion, all eligible customers (“**Participants**”) shall be deemed to have accepted and agreed to be bound by these Terms and Conditions and all decisions of SCPL, which shall be final and binding in all respects.
2. The Promotion is available from 1 June 2022 and will end on 27 July 2022 (both dates inclusive) (“**Promotion Period**”).

Dash Town – Spin the Wheel Game

3. Under the Promotion, and subject to these Terms and Conditions, Participants shall receive chance(s) (“**Free Spin(s)**”) for successfully completing eligible transactions (“Eligible Transactions”) during the Promotion Period (further details are set out under paragraphs 5 and 6 below. The determination as to whether a transaction is an Eligible Transaction, and whether such Eligible Transaction is successful, lies solely with SCPL.

The Participant can utilise the Free Spin by clicking the “Spin It” button in the Spin the Wheel Game. Subject to the terms herein, each utilised Free Spin shall entitle the Participant to receive one (1) of the following prizes i.e. either Dash premium prizes, Dash reward points or Dash Rewards voucher (collectively referred to as “**Prizes**”).

List of Prizes

Dash premium prizes

- 2 X Samsung Galaxy Z Flip3 5G (128GB) (worth \$1,398 each)
- 2 X Samsung Galaxy Tab S7 LTE (128GB) (worth \$1,098 each)
- 1 X Samsung Galaxy Watch4 LTE Aluminium (40mm) (worth \$498)

Dash reward points

- 8,000 Dash reward points
- 5,000 Dash reward points
- 1,000 Dash reward points
- 500 Dash reward points
- 300 Dash reward points
- 200 Dash reward points
- 100 Dash reward points
- 50 Dash reward points
- 20 Dash reward points
- 10 Dash reward points

Dash Rewards vouchers

- Assorted Singtel vouchers
- \$5 Sheng Siong vouchers

Eligibility

4. To be eligible for the Promotion,

- (i) The Participant must hold a valid Singtel Dash Account, and which must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period;

(ii) The Participant must comply at all times (including, but not limited to, in making the Eligible Transaction) with the these terms and conditions and the terms and conditions governing the use of the Dash account, including, but not limited to, the Dash Terms and Conditions and Remittance Terms and Conditions, where applicable (both of which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>); and

(iii) Prior to performing the first Eligible Transaction, the Participant must enter the Dash Town home page at least once during the Promotion Period (hereinafter referred to as "First Check-In"), and this can be done via tapping on the Dash Town banner from the Dash app homepage or from Dash Rewards page. For the avoidance of doubt, any transaction performed by a Participant without completing the First Check-In prior thereto will not be recognised as an Eligible Transaction for the purposes of this Promotion.

For the avoidance of doubt, participation in the Promotion is open to individuals only. Corporates or other entities shall not be eligible to participate in the Promotion.

5. For the purposes of the Promotion, below are the Eligible Transactions, the successful completion of which will entitle Participants to Free Spins, which will be credited to the Participants' account by the end of the day following the day on which the Eligible Transaction was successfully completed in accordance with the terms herein and duly verified by SCPL (notwithstanding anything to the contrary, the Participant's entitlement shall be solely determined by SCPL):

Payment

(i) Successful purchase transaction(s) where the amount spent (amount spent per transaction is rounded down to the nearest dollar), within a Mission Cycle (further details are set out below), whether in one (1) or a series of transactions, adds up to an aggregate of at least \$150.00, where payment is made to and accepted by any Dash accepted merchant ("Merchant") via Dash (including through Dash VISA Virtual Account) (hereinafter collectively referred to as "Dash Payment Transaction").

There shall be eight (8) Mission Cycles for this Promotion and they are as follows:

- (1) The first Mission Cycle is the period commencing from 1 June 2022 and ending on 5 June 2022 (inclusive of both dates);
- (2) The second Mission Cycle is the period commencing from 6 June 2022 and ending on 12 June 2022 (inclusive of both dates);
- (3) The third Mission Cycle is the period commencing from 13 June 2022 and ending on 19 June 2022 (inclusive of both dates);
- (4) The fourth Mission Cycle is the period commencing from 20 June 2022 and ending on 26 June 2022 (inclusive of both dates);
- (5) The fifth Mission Cycle is the period commencing from 27 June 2022 and ending on 3 July 2022 (inclusive of both dates);
- (6) The sixth Mission Cycle is the period commencing from 4 July 2022 and ending on 10 July 2022 (inclusive of both dates); and
- (7) The seventh Mission Cycle is the period commencing from 11 July 2022 and ending on 17 July 2022 (inclusive of both dates).
- (8) The eighth Mission Cycle is the period commencing from 18 July 2022 and ending on 27 July 2022 (inclusive of both dates).

Notwithstanding anything to the contrary, the aforesaid aggregate amount spent shall be determined at the sole and absolute discretion of SCPL who shall apply whatever formula and/or methodology it deems appropriate. The list of Merchants can be found at <https://dash.com.sg/merchants>. Any donation made via the Dash app to charity organizations and peer-to-peer transactions are not considered Eligible Transactions.

Upon determination by SCPL that the Dash Payment Transaction is successfully completed with all relevant conditions having been met, the participant would be awarded with two (2) Free Spins Provided Always That:

- (a) No participant shall, under any circumstances, receive more than (2) Free Spins per Mission Cycle; and
- (b) No amount spent within a Mission Cycle will be recognised or taken into account in the computation of amount spent within a succeeding Mission Cycle.

Remittance

(ii) For every successful remittance within a Mission Cycle, via the Participant's Singtel Dash Remittance Account (hereinafter referred to as "Dash Remittance Transaction"), the Participant will be awarded with one (1) Free Spin Provided Always That no participant shall, under any circumstances, receive more than (1) Free Spin per Mission Cycle.

Top up Singtel Hi! Card

(iii) For topping up any Singtel Hi! Card for not less than S\$20 within a Mission Cycle via Dash, the participant will be awarded with one (1) Free Spin and 200 Dash reward points Provided Always That:

- (a) No participant shall, under any circumstances, receive more than (1) Free Spin and 200 Dash reward points per Mission Cycle; and
- (b) The S\$20 minimum amount must be credited in a lump sum.

Top up overseas prepaid airtime or data

(iv) For topping up of Singtel overseas prepaid airtime or data for not less than S\$5 within a Mission Cycle via Dash, the participant will be awarded with one (1) Free Spin and 100 Dash reward points Provided Always That:

- (a) No participant shall, under any circumstances, receive more than (1) Free Spin and 100 Dash reward points per Mission Cycle; and
- (b) The S\$5 minimum amount must be credited in a lump sum.

Daily Check-ins

(v) Participants who have tapped on Dash Town banner from the Dash app homepage or from the Dash Rewards page and successfully entered the Dash Town Campaign page at least once a day and for a total of at least three (3) days within a Mission Cycle (hereinafter referred to as "Dash Daily Check-ins") will be awarded with two (2) Free Spins Provided Always That:

- (a) No participant shall, under any circumstances, receive more than (2) Free Spins per Mission Cycle; and
- (b) No check-ins within a Mission Cycle will be recognised or taken into account in the computation of frequency of check-ins within a succeeding Mission Cycle.

6. For the purposes of the Promotion, below are the Eligible Transactions, the successful completion of which will entitle Participants to Free Spins, which will be credited to the Participants' account no earlier than three (3) working days after the end of the Promotion Period (notwithstanding anything to the contrary, the Participant's entitlement (including the date on which the Free Spin (if any) is made available to the Participant) shall be solely determined by SCPL):

Remittance Member Referral

- (i) For every successful referral of a new Dash user who completes a remittance transaction in a lump sum via the Dash app within the Promotion Period, the Participant who successfully referred the new Dash user will be awarded one (1) Free Spin and 200 Dash reward points. Whether a remittance has been successfully completed by the new Dash user in accordance with the terms herein shall be solely determined by SCPL, and such determination shall be final and binding on all Participants.

The Participant must at all times comply with all applicable laws and regulations and SCPL's directions with regards to all referral activities, and without limiting the generality of the foregoing, the Participant 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 the remittance transaction;
- ii. engaging in any conduct, act or omission that may be misleading, deceptive or that may improperly influence the new Dash user's decision to perform the remittance transaction;
- iii. providing inaccurate, ambiguous or incomplete information on the remittance transaction;
- iv. collecting, using and/or disclosing the new Dash user's personal data for purposes other than in connection with this Promotion. The Participant shall secure the new Dash user's prior written consent to the collection, use and disclosure of its personal data; and
- v. engaging in any conduct or act that promotes the personal interest of the Participant to the detriment of the new Dash user.

UOBAM Robo-Invest

- (ii) Completing a minimum investment of \$100 via the Dash app and through the Participant's newly opened UOBAM Robo-Invest account (hereinafter referred to as "Robo-Invest Transaction"), with such account's activation and ensuing investment having occurred within the Promotion Period, will entitle the Participant to ten (10) Free Spins provided always that the said sum remains invested throughout the Promotion Period. SCPL may at its discretion rely on a written confirmation or report from UOBAM when determining if the Robo-Invest Transaction has been successfully completed within the terms herein and if the relevant payment has been made for such investment. **PLEASE READ RISK DISCLOSURE STATEMENT BELOW.**

Dash PET

- (iii) For Participants who have not signed up for Dash PET as of 31 May 2022, a successful first time activation of a Dash PET account, with a minimum of S\$50 credited to the Participant's Dash PET account, with such activation having occurred within the Promotion Period, will entitle the Participant to ten (10) Free Spins provided always that the balance of such Dash PET account ceases, at any time prior to the award of the Free Spin, to fall below the said minimum level.
- (iv) For Participants who already have an existing Dash PET account as of 1 June 2022 with a Dash PET account balance of less than S\$20,000, if the average daily account value (as shown on the Dash app) for such a Participant on 27 July 2022 is at least S\$3,000 higher than the average daily account value (as shown on the Dash app) for such a Participant on 1 June 2022, the Participant will be awarded with ten (10) Free Spins. Notwithstanding anything to the contrary, SCPL's determination of a Participant's average daily account value shall be conclusive and binding on the Participant.

Participants shall comply with the T&Cs of Dash PET at <https://www.tiq.com.sg/wp-content/uploads/2020/12/Dash-PET-PS-GP-FAQ.pdf>

Book your hotel stay with Agoda via Dash

- (v) Participants who have made an Agoda hotel booking (applicable to both overseas and local booking) through the Singtel Dash app during the Promotion Period will be awarded with three (3) Free Spins Provided Always That no participant shall, under any circumstances, receive more than three (3) Free Spins per Mission Cycle. Notwithstanding anything to the contrary, SCPL's determination as to whether such a booking has been successfully made in accordance with these Terms and Conditions shall be conclusive and binding on the Participant. Participants shall comply with the T&Cs of booking Agoda hotels through Singtel Dash (accessible at https://dash.com.sg/terms_page/8).

Free Spins

7. All Free Spins must be utilised no later than 2 August 2022, and thereafter any unutilised Free Spins will be forfeited. The Participant shall have no claim whatsoever against SCPL for any forfeited Free Spins. SCPL further reserves the right, at its absolute discretion, to remove, change or substitute the above Prizes with any other items whether they are of equivalent value or otherwise, without prior notice or offering any reason. Dash reward points won are non-transferable. The Prizes are non-exchangeable and non-redeemable for cash and/or any other items. All Prizes are available only while stocks last.

8. For avoidance of doubt, nothing in these Terms and Conditions shall be construed as a guarantee or representation that a Participant of the Dash Town – Spin the Wheel Game will win any of the Prizes.

Receiving prizes

9. Subject to the terms herein, Participants who have won Prizes in the form of Dash reward points will receive the Dash reward points in their Dash Rewards account so long as the Participant's account is subsisting and remains valid.

10. Redemption of Dash reward points are subject to the Terms and Conditions of Dash Rewards programme (accessible at <https://dash.com.sg/rewards>).

11. SCPL is not an agent of any of the merchants, vendors, insurer, financial advisor and/or any other product or service provider mentioned herein (hereinafter referred to as the "Third Parties"). The Dash premium prizes and Dash Rewards Vouchers Prizes shall be subject to such other terms and conditions as may be imposed by these Third Parties, and the Participant shall be bound by such terms and conditions.

General

12. 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, and the Participant shall be bound by such terms. No due diligence was performed on these Third Parties in connection with this Promotion. SCPL does not provide any recommendation or endorsement for any of the products or services offered by these Third Parties.

13. SCPL makes no warranty, assurance, guarantee or representation on the financial standing of any of the Third Parties and the quality, sufficiency, durability, reliability, value, suitability, viability, authenticity, legality, merchantability or fitness for purpose of any third party goods/services or Prize(s) and assumes no liability or responsibility for the acts or omissions of these Third Parties or any non-performance or defects in such goods/services or Prize(s). Any dispute whether in relation to the value,

condition, performance of such goods/services or Prize(s) or otherwise shall be resolved directly with the relevant Third Party.

13A SCPL is neither licenced to sell any insurance related products nor competent to provide any insurance related advise. The Participant must understand and accept the risk of investing in any insurance product. It is advisable for the Participant to seek professional advice prior to investing in such products. The Participant shall assume all and any risk associated with dealing or entering into any transaction with the insurer including (without limitation) the security, stability and robustness of its payment platform. The Participant shall not rely on information regarding the insurance product that may have been provided by a third party (other than the insurer) including a referrer.

13B SCPL is neither licenced to sell any financial or investment products nor competent to provide any financial advice. The Participant must understand and accept the risk of investing in any financial or investment product. It is advisable for the Participant to seek professional advice prior to investing in such products. The Participant shall assume all and any risk associated with dealing or entering into any transaction with the financial advisor or third party selling these products including (without limitation) the security, stability and robustness of its payment platform. The Participant shall not rely on information regarding the financial or investment products that may have been provided by a third party (other than the financial advisor or said third party seller) including a referrer. **PLEASE READ RISK DISCLOSURE STATEMENT BELOW.**

14. Notwithstanding any provision in these Terms and Conditions, SCPL may disqualify a Participant and shall not be obliged to award the Participant the Prizes in connection with these Terms and Conditions, if:

- (i) the Promotion is terminated in accordance with these Terms and Conditions at any time for any reason whatsoever;
- (ii) the phone number which is registered in respect of the Participant's Dash account is for any reason changed (whether by the Participant or any other person, with or without the Participant's knowledge);
- (iii) at any time SCPL, at its sole discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of, the Participant's Dash Account and/or any amount in its Dash account (whether by the Participant or any other person, with or without the Participant's knowledge);
- (iv) the Participant's Dash account is for any reason terminated and/or suspended during the Promotion Period or leading up to the point at which the Prizes are being awarded ("Relevant Period");
- (v) at any time, SCPL reasonably believes that the Participant 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 reversal, closure, cancellation, termination or revocation of the successful Eligible Transaction (or a refund is made to the Eligible Customer for any reason whatsoever).

15. SCPL shall be entitled, at its sole and absolute discretion and without advance notice to the Participant, to remove from the Participant or from the Participant's Dash account, as the case may be, the Free Spins and/or Prizes which have been awarded to the Participant or credited to the Participant's Dash Rewards account in connection with these Terms and Conditions (or any part thereof), if such Free Spins and/or Prizes (or any part thereof) has, in SCPL's sole opinion, been wrongly credited or awarded to the Participant for any reason whatsoever, including by reason of any failed remittance or where any of the events set out in paragraphs 14(i), (ii), (iii), (iv), (v) or (vi) above shall occur.

16. By participating in the Promotion, the Participants consent to SCPL's collection, holding, storage, use, processing, transfer, disclosure, publication and/or reporting (whether directly or indirectly) to any relevant third party, including any of the Third Parties, of their personal data and/or information which may be provided to SCPL, for the purposes of organising and 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 Dash's policies, terms and conditions or notices made available by SCPL from time to time.

17. SCPL reserves the rights 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.

18. SCPL 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, entitlement and the applicable criteria. SCPL'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.

19. Whenever a Participant performs an Eligible Transaction that is governed by Singtel's standard terms conditions, the Participant must comply with such terms and conditions. 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. In the event of any inconsistency between these Terms and Conditions and any of the other terms and conditions mentioned herein, SCPL shall make a determination as to the terms and conditions that will take precedence, and such determination shall be conclusive and binding on the Participants.

20. By participating in the Promotion, each Participant agrees to fully and effectively indemnify, defend and hold harmless SCPL and the organising committee (collectively the "**Indemnified Parties**") from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that the Indemnified Parties may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of carrying out the Promotion. These obligations will continue to survive the completion or termination of the Promotion

21. To the extent permitted by law, SCPL and the organising committee 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.

22. 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.

23. 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.

24. Neither Apple nor Google are sponsors of or involved in this Promotion.

CAUTION: RISK DISCLOSURE STATEMENT

The Participant should NOT undertake any investment unless the Participant fully understands the risks and is prepared to take the risks. The Participant should carefully consider whether the investment is suitable in light of the Participant's knowledge and experience in financial and business matters, investment objectives, financial means and the risks that the Participant is prepared to take. The risks of investing in any product include but are not limited to the following:

(a) 100% loss on such investments. There is a risk that Participant may lose all of its money on investments. For example, investments available through a platform/facility may include the shares or debt securities of early-stage companies or companies without a proven track record. The risk of business failure is high. For every 10 new businesses formed in Singapore, 7 to 8 may cease operations in the same year.

- (b) Difficult to cash in or exit such investments. It may be difficult or even impossible for the Participant to cash in on or exit such investments. Certain investments are subject to resale restrictions, and there may not be a secondary market for them. If the investment is in the form of equities or shares, the Participant may not receive a dividend, and the Participant's shareholdings could be significantly diluted if new shares are issued. In addition, if the shares are unpaid or partly paid, the Participant will still be liable to pay the remaining amount to the company.
- (c) Online platform/facility failure. If the online platform/facility handles the Participant's money, the Participant may also lose all its money in this investment if the online platform/facility fails and becomes insolvent.
- (d) Risks of investing in foreign issuers. If such investments are offered by an issuer in a foreign jurisdiction, the Participant's investment will be subject to the laws and regulations of that jurisdiction. The Participant may also be subject to additional tax liabilities, transaction costs and capital controls.
- (e) No disclosure requirements. The Participant may not have sufficient information to make fully informed investment decisions. There may not be any statutory obligation for issuers or intermediaries to provide the Participant with information that the Participant would reasonably require to make informed assessments of offers being made to the Participant.
- (f) No assurance that financial statements from the companies that Participant may invest in will be accurate or accessible. The financial statements of the companies which the Participant may invest in may not be subject to a statutory audit. As such, the financial information presented to the participant may not have been ascertained by a qualified professional auditor. An unaudited financial statement may not accurately reflect the financial health of a company. In addition, the financial statements of the companies may not be made accessible to the Participant in the absence of requirements in their home country for them to do so.
- (g) A variety of factors, many of which are beyond anyone's control, and may affect the operations, performance and results of any businesses and investments, and could cause actual results to differ materially from current expectations of estimated or anticipated events or results. These factors include, but are not limited to: the impact or unanticipated impact of general economic, political and market factors, fluctuations in interest rates, inflation and foreign exchange rates, monetary policies, business investment and the health of local and global equity and capital markets, management of market liquidity and funding risks, risks related to investments in private companies and illiquid securities, risks associated with financial instruments, changes in accounting policies and methods used to report financial condition (including uncertainties associated with significant judgments, estimates and assumptions), the effect of applying future accounting changes, business competition, operational and reputational risks, technological changes, cybersecurity risks, changes in government regulation and legislation, changes in tax laws, unexpected judicial or regulatory proceedings, catastrophic events, manmade disasters, terrorist attacks, wars and other conflicts, or an outbreak of a public health pandemic or other public health crises.

The Participant should seek independent professional advice if the Participant do not fully understand the risks of investing in any product offered on a platform/facility or any of the statements above.