

Terms and Conditions for Singtel Dash – Dash Town

1. Dash Town Festive 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 15 November 2021 and will end on 4 January 2022 (both dates inclusive) (“**Promotion Period**”).

Dash Town - Dash & Shake Christmas Game

3. Under the Promotion, and subject to these Terms and Conditions, Participants shall receive chance(s) (“**Free Play(s)**”) for successfully completing eligible transactions (“**Eligible Transactions**”) during the Promotion Period, further details are set out under paragraph 5 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 Play by clicking the “Shake It” button in the Dash & Shake Christmas Game. Subject to the terms herein, each utilised Free Play shall entitle the Participant to receive one (1) of the following prizes i.e. either Dash reward points or Dash Reward voucher (collectively referred to as “**Prizes**”).

List of Prizes

Dash reward points

5,000 Dash reward points
1,000 Dash reward points
500 Dash reward points
100 Dash reward points
50 Dash reward points
20 Dash reward points
10 Dash reward points
5 Dash reward points
2 Dash reward points
1 Dash reward points

Dash Rewards vouchers (including premium prizes)

10% off Ah Hua Kelong
\$2.50, \$5 airasia voucher
\$5, \$8, \$10, \$50 Amazon voucher
10% off Cat & the Fiddle - whole cakes
10% off Cat & the Fiddle - selected cakes
\$5, \$10 ezbuy voucher
\$6 foodpanda voucher
\$5, \$10 Fjallraven voucher
\$12 Klook voucher
Free delivery at KPO
\$5, \$10 Nassim Hill Bakery Online voucher
\$100 Qoo10 voucher
\$3, \$5, \$6, \$7, \$10, 10% Shopee voucher
25% off Spinelli Christmas Hamper
\$2 Razer Gold credits
\$6 Thread Theory voucher
\$2, \$7 Vaniday voucher
\$10 Zalora voucher

Razer Wireless Earbuds
Dyson Supersonic Hairdryer
Nintendo Switch Lite Console
Nintendo Switch (OLED Model)
Samsung Galaxy A22 5G 128GB
Dash PET Plushie
JBL Go 3 Portable Bluetooth Waterproof Speaker
Xiaomi Mi Robot Vacuum Mop

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 and the Redemption Period;

(ii) The Participant must comply at all times (including, but not limited to, in making the Eligible Transaction) with 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 Plays, 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 at a minimum of \$10, during the Promotion Period, where payment is made to and accepted by any Dash accepted merchant ("Merchant") via Dash (including through Dash VISA Virtual Account) (hereinafter referred to as "Dash Payment Transaction"). 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., the participant would be awarded with one (1) Free Play. Each Participant is only entitled to a maximum number of ten (10) Free Plays per day arising from Dash Payment Transactions during the Promotion Period.

If the aggregate amount spent on Dash Payment Transactions (where amount spent per transaction is rounded down to the nearest dollar) during the Promotion Period reaches \$500, the participant will be awarded with a bonus of three (3) additional Free Plays. This bonus is a one-off entitlement arising from Dash Payment Transactions performed within the Promotion Period. Notwithstanding anything

to the contrary, the said 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.

Remittance

(ii) For every successful remittance of not less than S\$200 via the Participant's Singtel Dash Remittance Account (hereinafter referred to as "Dash Remittance Transaction") during the Promotion Period, the Participant will be awarded with one (1) Free Play. The S\$200 minimum amount must be remitted in a lump sum.

Upon determination by SCPL that three (3) successful Dash Remittance Transactions have been completed by the Participant within the Promotion Period in accordance with the terms herein, the Participant will be awarded with a bonus three (3) additional Free Plays. This bonus is a one-off entitlement arising from Dash Remittance Transactions performed within the Promotion Period.

Top up Singtel hi! prepaid card

(iii) For every top up of any Singtel hi! prepaid card for not less than \$20 within the Promotion Period, the participant will be awarded with one (1) Free Play. The \$20 minimum amount must be credited in a lump sum.

Top up overseas prepaid airtime

(iv) For every top up of overseas prepaid airtime for not less than \$10 within the Promotion Period, the participant will be awarded with one (1) Free Play. The \$10 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 Festive Campaign page at least once a day and for a total of at least five (5) days from 1 December 2021 to 4 January 2022 (inclusive of both dates) (hereinafter referred to as "Dash Daily Check-ins") will be awarded with 1 Free Play. This award is a one-off entitlement arising from Dash Daily Check-ins.

6. For the purposes of the Promotion, below are the Eligible Transactions, the successful completion of which will entitle Participants to Free Plays, which will be credited to the Participants' account no earlier than the day following the latest day on which such Eligible Transaction may be performed by the Participant in order for it to qualify for the Free Play (notwithstanding anything to the contrary, the Participant's entitlement (including the date on which the Free Play (if any) is made available to the Participant) shall be solely determined by SCPL):

Dash PET

(i) For Participants who have not signed up for Dash PET as of 30 November 2021, a successful first time activation of a Dash PET account, with a minimum of \$50 credited to the Participant's Dash PET account, with such activation having occurred between 1 December 2021 to 4 January 2022 (inclusive of both dates), will entitle the Participant to two (2) Free Plays provided always that the balance of such Dash PET account ceases, at any time prior to the award of the Free Play, to fall below the said minimum level.

(ii) For Participants who already have an existing Dash PET account as of 30 November 2021 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 5 January 2022 is at least S\$3000

higher than the average daily account value (as shown on the Dash app) for such a Participant on 1 December 2021, the Participant will be awarded with two (2) Free Plays. 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>

Make an Agoda hotel booking through Singtel Dash

- (iii) With respect to an Agoda hotel booking (applicable to both overseas and local booking) (hereinafter referred to "Agoda Hotel Booking Transaction"), a Participant who has made a minimum payment of S\$100 towards the rate quoted for the accommodation (i.e. excluding service charges, taxes and other charges), which booking is made, through the Singtel Dash app, and which payment is made to, and received by, Agoda, on any day falling within the period commencing from 1 December 2021 and ending on 4 January 2022 (inclusive of both dates), will be awarded with one (1) Free Play. An additional Free Play will be awarded if participants made payment via the Dash Visa Virtual Card. Participants shall comply with the T&Cs for booking Agoda hotels through Singtel Dash (accessible at https://dash.com.sg/terms_page/8). This award of up to two (2) Free Plays is a one-off entitlement arising from an Agoda Hotel Booking Transaction i.e. no additional Free Plays will be awarded for multiple bookings and payments. SCPL may at its discretion rely on a written confirmation or report from Agoda when determining if an Agoda Hotel Booking Transaction has been successfully completed within the terms herein and if the relevant payment has been made for such booking.

Purchase an Etiqa insurance plan through Singtel Dash

- (iv) A Participant who has successfully completed a purchase of any one (1) of the insurance plans set out in (a), (b), (c), or (d) below (hereinafter referred to as "Insurance Purchase Transaction"), on any day falling within the period commencing from 1 December 2021 and ending on 4 January 2022 (inclusive of both dates), will be awarded with 2 Free Plays. Participants may find additional details on the respective plans at <https://dash.com.sg/insurance> or in the Dash app under the "Insurance" tile.
- a. ePROTECT maid insurance within the Dash app (with application of promo code: DASH25)
 - b. Private Car Insurance within the Dash app (with application of promo code: DASH20)
 - c. Cancer Insurance within the Dash app (with application of promo code: DASH100)
 - d. Term life insurance within the Dash app (with application of promo code: DASH100)

This award of two (2) Free Plays is a one-off entitlement arising from an Insurance Purchase Transaction i.e. no additional Free Plays will be awarded for multiple purchases of insurance plans. An Insurance Purchase Transaction is not regarded as completed until SCPL has received (and verified) a written confirmation or report from the relevant insurer that the insurance premium has been fully paid up by the Participant and the free look period for such insurance plan has expired without the Participant taking any steps to surrender and/or terminate the insurance plan purchased.

Verify identify (eKYC)

- (v) A Participant who undertakes an identity verification exercise via the Dash app at any time within the period commencing from 1 December 2021 and ending on 4 January 2022 (inclusive of both dates), will be awarded one (1) Free Play if the results of such an exercise do not highlight any adverse findings and are duly verified by SCPL. A Participant may perform the identity verification by clicking on the link "Verify Now" located within the "Account" tab in the Singtel Dash app.

Free Plays

7. All Free Plays must be utilised within the period commencing from 15 November 2021 and ending on 21 February 2022 (both dates inclusive) ("**Redemption Period**"), and any unutilised Free Plays will be forfeited upon the expiry of the Redemption Period. The Participant shall have no claim whatsoever against SCPL for any forfeited Free Plays. 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 – Dash & Shake Christmas 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, and/or service provider mentioned herein (hereinafter referred to as the "Third Parties"). The 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 and 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 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.

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, 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 Plays 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 Plays 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.