

Terms & Conditions for Zip Activation Promotion

1. These Terms and Condition for the Zip Activation 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 1 March 2022 to 30 June 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 the S\$7 Dash credits (“Sign Up Bonus”) when the Eligible Customer successfully signs up for a Zip Account (defined below) on Singtel Dash app, and completes a Zip Transaction (defined below), subject however to meeting the following conditions:
 - a. The Zip Transaction must be completed within the Promotion Period, and duly verified by SingCash; and
 - b. The Eligible Customer’s Dash account shall remain active and valid during the Relevant Period (defined below); and
 - c. No Eligible Customer shall be entitled to additional Dash credits, beyond the Sign Up Bonus, for multiple Zip Transactions.

“Zip Account” shall mean an account opened with Zip Global Consulting Pte. Ltd. (“Zip”), where Zip will debit any fees, charges, and/or costs Zip imposes on the account holder for use of Zip Services.

“Zip Services” shall mean the services of implementing and administering an online payment solution where a merchants or vendor offers a purchaser or customer the option to make payment for its goods and/or services on a deferred and interest-free basis.

“Zip Transaction” shall mean the purchase of goods and/or services, with a transaction value of at least S\$20.00, utilising the Zip Services and payment of the first tranche under the deferred payment plan offered under the Zip Services.

4. Notwithstanding anything to the contrary herein, SingCash’s determination of whether a Zip Transaction is successfully completed shall be final and binding on a participant. SingCash may, at its discretion, rely on a report produced by Zip as confirmation of the Eligible Customer’s Zip Account activation and its utilisation of the Zip Services.
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 Zip Transaction was duly completed in compliance with these Terms and Conditions.
6. Eligible Customers are additionally bound by [Zip’s Standard Terms and Conditions](#) pertaining to the use of the Zip Services.;
7. Notwithstanding any provision in these Terms and Conditions:
 - (a) 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 collusion, fraud or other unlawful or illegal activity in relation to, and/or misuse of, the Eligible Customer's Dash Account, Zip Account and/or any amount in your Dash account (whether by you or any other person, with or without your knowledge);
 - (ii) 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;
 - (vi) there is a termination, cancellation, reversal of the successful Zip Transaction or a refund is made to the Eligible Customer for any reason whatsoever; or
 - (vii) The Eligible Customer defaults under the deferred payment plan offered under the Zip Services.
- (b) 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:
- (i) Such Sign Up Bonus were wrongly granted to the Eligible Customer for any reason whatsoever;
 - (ii) any of the events described in paragraphs 7(a)(i), 7(a)(iii), 7(a)(v), 7(a)(vi) or 7(a)(vii) 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. 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 (including but not limited to the Singtel Dash New User \$7 Cashback At Singtel Shop Promotion).
 11. SingCash is neither licenced to sell any Buy Now Pay Later services nor competent to provide any Buy Now Pay Later related advice. SingCash is not an agent of Zip and makes no representation that any due

diligence was undertaken on Zip for the purpose of the Promotion. The products purchased or obtained from Zip may be subject to such other terms and conditions as may be imposed by Zip, including a participant's eligibility for such service.

12. SingCash makes no warranty or representation as to the financial standing of Zip (or any third party merchant or vendor) or the quality, value, adequacy, suitability, reliability, authenticity, legality, merchantability or fitness for purpose of any of the products or services sold by Zip (or any third party merchant or vendor) and assumes no liability or responsibility for any of the acts or omissions of Zip (or any third party merchant or vendor). Nothing herein shall be construed as a recommendation on or endorsement of any third party products or services. The Eligible Customer must understand and accept the risk of purchasing any such products or services. It is advisable for the Eligible Customer to seek professional advice prior to purchasing such products or services. The Eligible Customer shall assume all and any risk associated with dealing or entering into any transaction with Zip (or any third party merchant or vendor) including (without limitation) the security, stability and robustness of Zip's payment platform. Any complaints or disputes in relation to such products, services or otherwise shall be resolved directly with Zip (or such third party merchant or vendor, as the case may be).
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.
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 Zip), of its personal data and/or information provided to SingCash by such Eligible Customer or any relevant third party (including Zip), 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.