

Terms and Conditions for 'Overseas bill Payment Launch Promotion'

1. The overseas bill payment launch Promotion (the "**Promotion**") is a promotion organised by SingCash Pte Ltd ("**Singtel**") and is governed by these Terms and Conditions. By participating in the Promotion, all participants shall be deemed to have accepted and agreed to be bound by these Terms and Conditions and all decisions of Singtel, which shall be final and binding in all respects.
2. The Promotion is available from 17 March 2023 to 30 April 2023 (both dates inclusive) (the "**Promotion Period**"). This Promotion Period may be changed by Singtel where it deems appropriate, in its sole and absolute discretion.
3. Under the Promotion, and subject to these Terms and Conditions, an eligible Dash Customer ("**Eligible Participant**") who makes a deposit (for the first time) into an eligible overseas utility account for the purpose of utility bill payment to an eligible provider from an eligible country ("**Overseas bill payment transaction**"), using the service provided by Dash, within the Promotion Period, shall be entitled to receive 100 Dash reward points, which will be credited to its Dash account. This is capped at one (1) redemption per Eligible Customer during the Promotion Period. Accordingly, no Eligible Customer shall receive more than 100 Dash reward points for multiple Overseas bill payment transactions.

Eligibility

4. To be eligible for the Promotion, the Eligible Participant must:
 - a) hold a valid Singtel Dash Account, which account must, at all times, be and remain valid and must not for any reason be terminated and/or suspended;
 - b) comply at all times with the terms and conditions governing the use of its Dash Account, including, but not limited to the Dash Terms and Conditions (which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>).
 - c) Singtel reserves the right to request for the Eligible Participant's proof of identity for the purposes of verifying that the Dash Account, from which the Overseas bill payment transaction was made, is registered to the Eligible Participant. In the absence of such verification as requested, Singtel shall be entitled in its discretion to disqualify the Eligible Participant from the Promotion, and the Eligible Participant shall have no claim whatsoever against Singtel in such event.
5. If the eligibility criteria and all other conditions herein are met, as verified by Singtel, the reward points will be credited to the Eligible Participant's Dash account within thirty (30) working days from the last day of the Promotion Period.
6. Singtel reserves the right to disqualify any one or more of the Eligible Participants, if
 - a) The Eligible participants are determined, in Singtel's sole discretion, to be ineligible for any reason whatsoever,
 - b) at any time, Singtel, at its sole and absolute discretion, suspects any fraud, collusion, or unlawful activity in relation to, and/or misuse of, the Eligible Participants' Singtel Dash Account;
 - c) the phone number which is registered in respect of the Eligible Participants' Singtel Dash Account is for any reason changed (whether by the Eligible Participant or any other person, with or without the consent or knowledge of the Eligible Participant);
 - d) at any time, Singtel reasonably believes that the Eligible Participant is involved in manipulating, rigging, abusing, cheating the underlying system (or a third party system) or is otherwise engaged in any activity calculated to game such system or gain an unfair advantage;
 - e) there is a cancellation, or reversal of the successful Overseas bill payment transaction or a refund is made to the Eligible Participant for any reason whatsoever; or

f) . the Eligible Participant fails or neglects to comply with any of these Terms and Conditions.

General

7. By participating in the Promotion, the Eligible Participants consent to Singtel's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of the Eligible Participants' personal data and/or information provided to Singtel, including but not limited to, for the purposes of administering the Eligible Participants' registration, organizing and promoting the Promotion, or otherwise for purposes relating to the Promotion; and the Eligible Participants further consent and acknowledge that their personal data and/or information (i) will also be processed in line with Singtel's privacy statement available at <https://dash.com.sg//files/terms/privacy-policy1.pdf>; and (ii) may be used in accordance with Singtel's policies, terms and conditions or notices made available by Singtel from time to time.

8. Singtel 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.

9. Singtel reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including the Eligible Participant's eligibility and the criteria for determining whether a transaction qualifies as an Overseas bill payment transaction. Singtel'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.

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. By participating in the Promotion, each Eligible Participant agrees to fully and effectively indemnify, defend and hold harmless Singtel from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that Singtel may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of the Promotion. These obligations will continue to survive the expiry or termination of the Promotion.

12. To the extent permitted by law, Singtel 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 reward points.

13. These Terms and Conditions shall be subject to and construed in accordance with the laws of Singapore and the Eligible Participants hereby submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

14. 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.

15. Singtel is not an agent of the utility vendor and/or service provider ("Vendor") participating in this Promotion. The underlying goods, products and/or services offered by the Vendor is subject to such terms and conditions as may be imposed by the Vendor, and the Eligible Participant shall be bound by such terms and conditions. No due diligence was performed on the Vendor in connection with this Promotion. Singtel does not provide any recommendation on or endorsement for any of the products and/or services offered by the Vendor. No warranty, assurance, guarantee or representation is provided on the financial standing of any of the Vendor and on the condition, quality, sufficiency, durability, safety, reliability, value, suitability, viability, authenticity, legality, merchantability or fitness for purpose of any such third party goods and/or services. Singtel assumes no liability or responsibility for the acts or omissions of the Vendor or any non-performance, delays, interruptions, or defects in such goods, products and/or services. Any dispute or issue whether in relation to the value, sufficiency,

suitability and/or performance of such goods/products/services or otherwise shall be resolved directly with the Vendor.