

Terms and Conditions for “Singtel Dash 2020 Year-End Remit and Win Lucky Draw Promotion”

1. The Singtel Dash 2020 Year-End Remit and Win Lucky Draw Promotion (the “**Promotion**”) is a closed-door lucky draw promotion organised by SingCash Pte Ltd (“**Singtel**”) and subject to 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 15 November 2020 and will end on 3 January 2021 (both dates inclusive) (the “**Promotion Period**”).
3. Under the Promotion, and subject to these Terms and Conditions, eligible Dash Remittance Customers (“**Eligible Participants**”) shall be entitled to one (1) Lucky Draw chance for each S\$100 successfully remitted to such remittance channels as bank transfer, cash pick-up or any of the relevant country-specific remittance channels to either the Philippines, Indonesia, India, Bangladesh, Myanmar, China or Malaysia by the Eligible Participants with Singtel Dash during the Promotion Period.
4. Notwithstanding anything to the contrary in these Terms and Conditions, each participant who has successfully topped up their Dash Balance at least one time at 7-Eleven, Sheng Siong, Singtel Shops or Singtel Exclusive Retailer Stores (where the top up service for Dash is available), or using eNETS, AXS Stations or OCBC Pay Anyone during the Promotion Period, shall be entitled to have their accumulated Lucky Draw chances incremented by five (5) chances for this Promotion.

Eligibility

5. To be eligible for the Promotion, the participant must:
 - a) hold a valid Singtel Remittance Account and Dash Balance Account, which said accounts must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period, and
 - b) comply at all times (including, but not limited to, in making the Eligible Transaction) with the terms and conditions governing the use of Singtel Remittance Service and Dash Balance, including, but not limited to, the Dash Terms and Conditions and Remittance Terms and Conditions (both of which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>).
 - c) have not won in any lucky draw promotions organised by Singtel in the past 6 calendar months from the start of the Promotion Period.
6. Employees of the Singtel Group of Companies and its appointed advertising, media and auditing agencies and any other parties who are directly involved in the organizing, promoting or conducting of the Lucky Draw shall not be eligible to participate in the Promotion.
7. For the avoidance of doubt, participation in the Promotion is open to individuals only. Corporate or other entities shall not be eligible to participate in the Promotion.
8. Singtel reserves the right to request for the participant’s proof of identity, eligibility for the purposes of verifying that the Dash Account from which the Eligible Transactions have been made is registered to the participant, and/or for the purpose of verifying the participant’s eligibility for this Promotion or claim to the Prizes, if any. In the absence of such verification as requested, Singtel shall be entitled in its discretion

to disqualify the participant from the Promotion, and the participant shall have no claim whatsoever against Singtel in such event.

Conduct of the Draw

9. A lucky draw (the “**Lucky Draw**”) will be conducted by Singtel at 31C Exeter Road, Comcentre Atrium, #03-00, Singapore 239734 on the following dates or on such other date, time and venue as may be determined at the sole and absolute discretion of Singtel.

Lucky Draw Date	Prizes
15 January 2021 (Friday)	1 Grand Prize winner for S\$1,500 Dash credits
	1 Second Prize winner for S\$1,000 Dash credits
	1 Third Prize winner for S\$500
	70 S\$100 Prize winners for S\$100 Prize each person

10. There will be one (1) winner drawn to win a total of Singapore Dollar S\$1,500 in Dash Credits (the "Grand Prize Winner" and "Grand Prize" respectively), one (1) winner drawn to win a total of Singapore Dollar S\$1,000 in Dash Credits (the "Second Prize Winner" and "Second Prize" respectively), one (1) winner drawn to win a total of Singapore Dollar S\$500 in Dash Credits (the "Third Prize Winner" and "Third Prize" respectively), and seventy (70) winners drawn to win a total of Singapore Dollar S\$100 in Dash Credits each (the "S\$100 Prize Winner" and "S\$100 Prize" respectively). Each participant is eligible to win only once in the Promotion during the Promotion Period.
11. The Winners will be selected at random through a computerised system in the presence of an authorised personnel of Singtel. Singtel reserves the right to disqualify any Winners if any of these Terms and Conditions are not met, and to select reserve winners to replace any Winners that may be disqualified. Singtel’s decision as to the Winners and reserve Winners of the Lucky Draw shall be final and conclusive.
12. Singtel further reserves the right, at its absolute discretion, to change or substitute the Prize and/or to increase or reduce the number of Winners, or change the draw date(s) for the Lucky Draw.
13. The Winners for the Lucky Draw will be notified via SMS to their Singtel Dash registered telephone number within five (5) working days after the Lucky Draw, and the same SMS shall notify the Winners on the date that the relevant Prizes shall be credited into the respective Winners’ Dash Balance Account. The Winners shall comply with Singtel’s instructions for the purposes of the Lucky Draw.
14. All Prizes won or accepted shall be given on an “as-is” basis and are non-transferable, non-assignable, non-exchangeable and non-redeemable for cash and/or any other items. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Prizes.
15. Singtel makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and assumes no liability or responsibility for the acts or omissions of the merchants and/or suppliers of the Prize or any non-performance or defects in the Prize. Any dispute about the value, condition or performance of the Prize is to be resolved directly with the relevant merchants and/or suppliers of the Prize.
16. Singtel reserves the right to disqualify any Winner from the Lucky Draw if the Winner is determined, in Singtel’s sole discretion, to be ineligible for any reason whatsoever, at any time, Singtel, at its sole and

absolute discretion, suspects any fraud in relation to, and/or misuse of, the Winner's Dash Balance Account, Singtel Remittance Account and/or the Eligible Transactions; or the phone number which is registered in respect of the Winner's Dash Balance Account and/or Singtel Remittance Account is for any reason changed (whether by the Winner or any other person, with or without the consent or knowledge of the Winner) during the Relevant Period or at any time before the collection of the Prize by the Winner in accordance with these Terms and Conditions.

17. Singtel shall be entitled, at Singtel's sole and absolute discretion and without notice to you, to claw-back from you any Lucky Draw Prize which has, in Singtel's sole opinion, been wrongfully awarded to you for any reason whatsoever, including by reason of any failed remittance.
18. By accepting the Prize, the Winner agrees that Singtel may use the Winner's name, addresses, personal details, photographs without further consideration. However, Singtel is under no obligation whatsoever to disclose the identity of the Winner or to publish the same for any reason at any point of time.

General

19. By participating in the Promotion and/or the Lucky Draw, the 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 participants' personal data and/or information provided to Singtel, including but not limited to, for the purposes of administering the participants' registration, organizing and promoting the Promotion and/or Lucky Draw, or otherwise for purposes relating to 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 Singtel's privacy statement available at <https://www.dash.com.sg/terms-and-conditions/> and (ii) may be used in accordance with Singtel's policies, terms and conditions or notices made available by Singtel from time to time.
20. 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/Lucky Draw at any time without prior notification, or liability to any party. Please visit <https://dash.com.sg/deals> and/or <https://www.dash.com.sg/terms-and-conditions/> for the latest Terms and Conditions applicable to the Promotion.
21. Singtel reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion and/or Lucky Draw, including the participants' eligibility and the applicable criteria. Singtel's determination of all matters relating to this Promotion and/or Lucky Draw shall be final and binding and no appeal or objection on any grounds will be entertained.
22. Unless otherwise stated, this Promotion is valid with other offers, discounts, rebates, vouchers, privileges or promotions.
23. 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.
24. By participating in the Promotion and/or the Lucky Draw, each 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 the participant 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 and/or the Lucky Draw. These obligations will continue to survive the expiry or termination of the Promotion and/or the Lucky Draw.



25. 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 and/or Lucky Draw, 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.
26. 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.
27. 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.
28. The remittance service in the Singtel Dash app is brought to you by SingCash Pte Ltd. Copyright ©2020 SingCash Pte. Ltd. (CRN: 201106360E) All rights reserved.