

## Terms and Conditions for Free 30-Day Dash Protect with Singtel Dash Mobile Remittance

1. The Free 30-Day Dash Protect with Singtel Dash Remittance Promotion (the “Promotion”) is a promotion organised by SingCash Pte Ltd (“Singtel”) 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 25<sup>th</sup> July 2019 and shall continue until terminated by Singtel (the “**Promotion Period**”). Under the Promotion, and subject to these Terms and Conditions, eligible Dash Remittance Customers (“**Eligible Participants**”) who perform a overseas remittance transfer (i.e. remittance out of Singapore) of at least \$100 during the Promotion Period (“**Qualifying Remittance**”) and opts into this Promotion when prompted in the Dash App, shall be entitled to receive a Free 30-Day Dash Protect insurance coverage (“**Insurance Policy**”) by underwritten and provided by NTUC Income Insurance Co-operative Ltd (“**Insurer**”).

### Eligibility

3. To be eligible for the Promotion, the participant must: a) hold a valid Singtel Dash Mobile 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; b) comply at all times with the terms and conditions governing the use of Singtel Dash Mobile 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) The Qualifying Remittance must be performed during the Promotion Period. d) Singtel reserves the right to request for the participant’s proof of identity for the purposes of verifying that the Singtel Dash Mobile Remittance Account and Dash Balance Account from which the Qualifying Remittance has been made, is registered to the participant. 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.
4. The Insurance Policy shall be activated when the Qualifying Remittance is completed, i.e. when the monies remitted enters the designated foreign destination facility. Upon the completion of the Qualifying Remittance, the Eligible Customer shall receive an SMS from Singtel Dash regarding the successful activation of the Insurance Policy. The start date of coverage of the Insurance Policy, once activated, shall be the date of initiation of the Qualifying Remittance, i.e. the date when the Eligible Participant initiates that Qualifying Remittance on the Dash App.
5. The Eligible Customer may only receive coverage from one Insurance Policy at any one point. The Insurance Policy that is activated first would be given effect.

6. Singtel reserves the right to disqualify any one or more of the eligible participants, if:
  - a) The participants are determined, in Singtel's sole discretion, to be ineligible for any reason whatsoever; and
  - b) at any time, Singtel, at its sole and absolute discretion, suspects any fraud in relation to, and/or misuse of, the eligible participants' Singtel Dash Balance Account and/or Singtel Remittance Account.
7. By participating in this Promotion, the eligible participants agrees that Singtel may use the eligible participant's personal details, photographs or any likeness for advertising and promotional purposes without further consideration. However, Singtel is under no obligation whatsoever to disclose the identity of the participant or to publish the same for any reason at any point of time.

#### General

8. By participating in the Promotion, 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, or otherwise for purposes relating to the Promotion; and the participants further consent and acknowledge that the participants' personal data and/or information:
  - a) will also be processed in line with Singtel's privacy statement available at [https://dashprod.s3.amazonaws.com/2016/05/Remittance\\_Service\\_TNCs.pdf](https://dashprod.s3.amazonaws.com/2016/05/Remittance_Service_TNCs.pdf) ; and
  - b) may be used in accordance with Singtel's policies, terms and conditions or notices made available by Singtel from time to time.
9. 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.
10. 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 participants' eligibility and the applicable criteria. 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.
11. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
12. 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.
13. By participating in the Promotion, 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. These obligations will continue to survive the expiry or termination of the Promotion.

14. 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.
15. Singtel is not in the insurance business and is not acting as an agent or broker for the Insurer. Singtel, on behalf of itself and its officers, directors and employees, does not promote, endorse, recommend, procure or advise on any insurance product or matter related thereto. The Insurance Policy is underwritten by the Insurer and shall be subject to such other terms and conditions as may be imposed by the Insurer (including the Insurance Policy Conditions which can be found in [www.income.com.sg/dash](http://www.income.com.sg/dash)).
16. All matters concerning or affecting the Insurance Policy or any insurance product offered by the Insurer including eligibility, enrolment, enforcement, and claims must be made directly to the Insurer. If you have any questions in this regard, please contact the Insurer's Customer Service Hotline at 6788 1777 (8.30am to 6.30pm, Monday to Friday). Singtel reserves the right not to entertain any calls, enquiries or claims concerning or affecting the Insurance Policy or any insurance product offered by the Insurer. All claims under the Insurance Policy will be handled directly and solely by the Insurer.
17. These Terms 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.
18. 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. This service is brought to you by SingCash Pte Ltd. Copyright©2019 SingCash Pte Ltd (CRN: 201106360E). All rights reserved.