

Specific Terms and Conditions for Dash Rewards Programme

1. In addition to the Terms and Conditions for Dash available at https://dash.com.sg/files/terms/Dash_Terms_and_Conditions.pdf (including the Terms and Conditions for Dash Rewards Programme in Section D thereof), which terms and conditions are deemed incorporated by reference, all registered Dash customers and members of the Dash Rewards Programme shall be bound by these Specific Terms and Conditions for Dash Rewards Programme (“**Specific Terms**”).
2. The words and expressions used in these Specific Terms, which are defined in the Terms and Conditions for Dash but are not defined in these Specific Terms shall have the same meanings as defined in the Terms and Conditions for Dash unless the context otherwise requires.
3. To be eligible to participate in the Dash Rewards Programme, you must hold a valid Singtel Dash Wallet Account, which said account must not for any reason be terminated and/or suspended.

Earn Dash Reward Points

4. Under the Dash Rewards Programme, and subject to these Specific Terms, you shall be entitled to receive an allocated number of Dash Reward Points for every dollar you spend on or prior to 31 August 2023 (save and except for any spending on Excluded Transactions as defined in Clause 6 below).
5. In addition to the entitlements set out in Clauses 6 and 7, you will also receive the following Bonus Dash Reward Points (“**Bonus Dash Reward Points**”) if you satisfy the conditions set out in the table below:

Bonus Dash Reward Points	Conditions
50 Dash Reward Points	Earn 50 Bonus Dash Reward Points if you make a remittance transaction of any amount through the Dash Application. This applies to remittance transaction(s) made between 1 June 2021 and 31 August 2023 (inclusive of both dates).
2,500 Dash Reward Points	Earn 2,500 Bonus Dash Reward Points if you successfully sign up for a GXS savings account and link this account to your Dash account provided that the sign up and linking of account are completed on or prior to 30 June 2023 and duly verified by Singtel.

6. You can also earn the following Dash Reward Points for every SGD 1 you spend on any payment transaction made, through your Dash Wallet Account, on or prior to 31 August 2023, save and except for transactions made for the purpose of Singtel bill payments, remittance transaction payments, donations to charitable, social and/or religious organisations, top ups to Dash accounts, top-ups to stored-value facilities or e-wallets (including but not limited to EZ-Link, TransitLink and GrabPay), payment of automobile parking charges, payments to another Dash account or insurance companies such as Etiqa Insurance Pte. Ltd., Great Eastern General Insurance Limited, cash outs and/or adjustments made for any refunded transactions, PayNow transactions and Dash Visa Virtual Card related transactions* (collectively referred to as “**Excluded Transactions**”) based on your membership tier at the time of the spending.

Membership Tier	Dash Reward Points to be awarded for each SGD spent within the time frame specified herein (excluding Excluded Transactions)
Silver	2 Dash Reward Points
Gold	4 Dash Reward Points
Platinum	6 Dash Reward Points

In addition, you can also earn the following Dash Reward Points for every SGD 1 you spend on a purchase transaction (save and except for Excluded Transactions) where payment is made, on or prior to 31 August 2023, via the Dash app, directly to an eligible merchant (whose eligibility shall be determined by Singtel at its sole and absolute discretion) utilizing funds from your GXS savings account (that is linked to your Dash account), based on your membership tier at the time of the spending:

Membership Tier	Dash Reward Points to be awarded for each SGD spent within the time frame specified herein (excluding Excluded Transactions)
Silver	2.4 Dash Reward Points
Gold	4.8 Dash Reward Points
Platinum	7.2 Dash Reward Points

Where:

$$\text{Total Dash Reward points earned per transaction} = \text{Value of purchase transaction in SGD (rounded down to the nearest dollar)} \times \text{Number of Dash Reward Points awarded per SGD spent (see table above)}$$

And total Dash Reward points earned per transaction, determined according to the above formula, shall thereafter be rounded down to the nearest point. Notwithstanding anything to the contrary herein, Singtel's determination of the Dash Reward Points earned by a customer shall, in the absence of manifest error, be final and conclusive.

- Singtel shall have the sole and absolute discretion to vary the Dash Reward Points set out in the above table, at any time.

Membership Tier Status

- The Qualifying Spend (defined below) required per month for each Membership Tier is as provided in the table below.

Membership Tier	Total Qualifying Spend (per month)
Silver	\$0 – S\$49.99
Gold	\$50.00 – \$299.99
Platinum	\$300.00 or more

“Qualifying Spend” refers to a spending which entitles you to Dash Reward Points pursuant to these Terms, which spending is duly verified by Singtel.

9. If you meet the Qualifying Spend for a higher Membership Tier at any time, you will be upgraded to a higher Membership Tier. You will be able to enjoy the benefits of the higher Membership Tier from the next Qualifying Spend. Your new upgraded Membership Tier status will be reflected on your Dash App on the next business day.
10. Subject to clause 5 above, your Membership Tier status will be valid for a period (“Tier Period”) of 6 calendar months (not including the month you qualified for the current Membership Tier) or until 31 August 2023, whichever is the earlier and will be reviewed at the end of such period provided that any renewal of the Membership Tier shall be at the sole and absolute discretion of Singtel.
11. If you meet the Qualifying Spend for your current Membership Tier in any month within the Tier Period, and Singtel approves the renewal of your Membership Tier status, it will be renewed and be valid for a further period of 6 months or until 31 August 2023, whichever is the earlier.
12. If you are unable to meet the Qualifying Spend for your current Membership Tier within the Tier Period, your Membership Tier status may, at Singtel’s sole and absolute discretion, be adjusted to a lower Membership Tier (based on your highest Qualifying Spend during the Tier Period) at the end of such Tier Period.

Refunds and Returns

13. All redemptions of Rewards shall be considered as final, non-refundable, non-exchangeable and non-returnable, unless:
 - a. Singtel is required by law to offer refunds and/or returns; or
 - b. There is an incorrect charge for any redemption of Rewards, in which case you shall be required to notify Singtel of any disputed charges within thirty (30) days by contacting Dash hotline at 1800-438-3274 or to send in the feedback via the Dash app or at <https://dash.com.sg/contact> for any disputed charges or issues relating to the Dash Rewards Programme. Failure to notify Singtel within the stipulated timeframe shall mean that you are deemed to have waived all rights to dispute such redemption.

General

14. Singtel reserves the right to, at its sole and absolute discretion, vary, modify and amend any of these Specific Terms.
15. These Terms shall be subjected 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.
16. A person who is not a party to these Specific Terms has no right under the Contracts (Rights of Third Parties) Act of Singapore to enforce or enjoy the benefit of any provision of these Specific Terms.

Updated: June 2023