

Terms and Conditions for Singtel Dash – 5% Cashback on Singtel Bill Payments Campaign 2023

1. These Terms and Conditions for Singtel Dash 5% Cashback on Singtel Bill Payments Campaign 2023 (“**Promotion**”) are binding on all persons participating in the Promotion organised by SingCash Pte Ltd (“**Singtel**”).
 2. The Promotion shall be held from 1 April 2023 to 31 March 2024 (inclusive of both dates) (“**Promotion Period**”) or such other dates as may be determined by Singtel at its sole discretion. To participate in this Promotion, a participant must meet the following eligibility conditions:
 - (a) The participant must, at all times, have a valid and subsisting Dash account;
 - (b) The participant must, at all times, be an existing Dash PET policy holder;
 - (c) For any given month (“**Qualification Month**”) within the Promotion Period, only a participant whose Dash PET policy is inceptioned on or prior to the 24th of the preceding month will qualify to participate in the Promotion for the Qualification Month. A participant whose Dash PET policy is inceptioned between the 25th and the end of the month preceding the Qualification Month (inclusive of both dates), whilst ineligible to participate in the Promotion for the Qualification Month, becomes eligible to participate in the Promotion in the month immediately succeeding the Qualification Month and all subsequent months thereafter; and
 - (d) The sum of:
 - (i) the average daily account value (“**ADV**”) of the participant’s Dash PET account over a period of thirty (30) days (“**ADV Period**”) immediately preceding the date on which the Qualified Transaction (defined below) is completed by the participant (If the Dash PET Policy is inceptioned less than thirty (30) days prior to the completion of the Qualified Transaction, then the ADV shall be calculated over a period that commences from the date on which the Dash PET Policy is inceptioned and ends on the date on which the Qualified Transaction (defined below) is completed); and
 - (ii) the account value of the participant’s Dash PET Plus rider account (if any) on the 24th of the month preceding the Qualification Month,shall be no less than S\$5,000,
- PROVIDED ALWAYS THAT notwithstanding anything to the contrary herein, Singtel’s determination as to whether a participant qualifies to participate in the Promotion for any Qualification Month, including but not limited to Singtel’s calculation of account values, shall be final and binding and a participant who meets the above conditions, and whose eligibility is accepted and confirmed by Singtel, shall be referred to as the “**Eligible Customer**”.
3. Under the Promotion, and subject to these Terms and Conditions, an Eligible Customer who successfully completes a payment of at least S\$20.00, in a single transaction, towards the amount due (or any part thereof) under an eligible Singtel bill, via Dash utilising the QR Code scanning function or the Dash payment option offered via My Singtel Mobile Application (hereinafter referred to as “**Qualified Transaction**”), to the satisfaction of Singtel, during the Promotion Period, shall be entitled to receive Dash credits (“**Reward**”) for each completed Qualified Transaction, which Reward shall amount to the sum equivalent to 5% of the amount paid towards such Singtel bill. For the avoidance of doubt, any payments made via the Dash Visa Virtual Account shall not be considered a Qualified Transaction.
 4. Subject to these Terms and Conditions, each Eligible Customer is limited to one (1) Reward per Qualification Month, and no Reward shall exceed S\$4.00 in Dash credits. If multiple Qualified Transactions are completed by a single Eligible Customer in a Qualification Month, only the Qualified Transaction that is completed first in time, as determined by Singtel, will be considered for the purpose of this Promotion.
 5. This Promotion is only limited to the first 10,000 Eligible Customers each month who meet all the requirements herein to the satisfaction of Singtel.

6. The Reward will be credited to the Eligible Customer's Dash account within seven (7) working days after the completion of the Qualified Transaction, as verified by Singtel, so long as its Dash account is subsisting and remains valid. Utilisation of Dash credits is subject to the Terms and Conditions for Dash (accessible at <https://dash.com.sg>).
7. Your Dash Account, Dash PET Account and Dash PET Plus Rider Account (if any) must at all times be and remain valid and must not for any reason be terminated, cancelled, suspended or otherwise rendered void. You must comply at all times with the terms and conditions governing your use of Dash, including, but not limited to, the Dash Terms and Conditions and Terms and Conditions for In-App Financial Products/Services within Dash (both of which may be accessed at <http://www.dash.com.sg/terms>).
8. Singtel reserves the right to terminate the Promotion in its entirety and/or to vary, amend, delete or supplement any of these Terms and Conditions, at any time, in their sole and absolute discretion and without prior notice to you. In the event of any such termination or amendment, Singtel may at its absolute discretion elect not to award the Reward in respect of the terminated or amended Promotion.
9. Notwithstanding any other provision of these Terms and Conditions, Singtel has the sole and absolute discretion to determine the eligibility of a participant to enter and participate in this Promotion and the Eligible Customer's entitlement to the Reward.
10. Singtel's decisions on all matters relating to or in connection with this Promotion (including without limitation whether a particular Singtel bill is eligible for this promotion) and these Terms and Conditions shall be final. No appeal, correspondence or claims will be entertained.
11. Singtel shall not in any event be liable in any way to you or any person for any direct or indirect loss, liability, damages or expense whatsoever, howsoever arising, in connection with this Promotion (including, but not limited to, that arising from or in connection with any failure or delay by Singtel to award the Reward (or any part thereof) to you or any person).
12. These Terms and Conditions are to be read in conjunction with other applicable terms and conditions which can be accessed at <http://www.dash.com.sg/terms>. If there is any inconsistency between these Terms and Conditions and such other applicable terms and conditions, these Terms and Conditions shall prevail to the extent of such inconsistency unless Singtel otherwise determines.
13. These Terms shall be subject to and construed in accordance with the laws of Singapore and you hereby submit to the exclusive jurisdiction of the courts 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, Chapter 53B of Singapore to enforce or enjoy the benefit of any provision of these Terms and Conditions.
15. Singtel reserves the right to disqualify an Eligible Customer from the Promotion if:
 - a. the Eligible Customer is determined, in Singtel's sole discretion, to be ineligible for any reason whatsoever; or
 - b. at any time, Singtel, at its sole and absolute discretion, suspects any collusion, fraud, illegal or other unlawful activity involving or undertaken by the Eligible Customer; or
 - c. at any time, Singtel reasonably believes that the Eligible Customer is or was 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; or
 - d. there is a cancellation or reversal of the Qualified Transaction, or a refund is provided to the Eligible Customer for any reason whatsoever; or
 - e. crediting of the Reward causes the balance in the Eligible Customer's Dash account to exceed the permissible limit; or
 - f. the Eligible Customer contravenes any applicable laws or fails or neglects to comply with these Terms and Conditions.

16. Singtel shall be entitled, at Singtel's sole and absolute discretion and without prior notice, to remove from any Eligible Customer any Reward which has, in Singtel's sole opinion, been wrongly awarded for any reason whatsoever.
17. By participating in the Promotion, the Eligible Customer consents 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 Customer's personal data and/or information provided to Singtel (or any other entity within the Singapore Telecommunications Limited Group), including but not limited to, for the purposes of administering the Eligible Customer's registration, organizing and promoting the Promotion, or otherwise for purposes relating to the Promotion; and the Eligible Customers 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.