

Terms and Conditions for In-App Products/Services within Dash

1. These Terms and Conditions are binding on all Dash customers (“Customer”) who access, apply/register for or purchase any products/services, including deferred payment and buy-now-pay-later services, within and/or through the Dash Application (“**In-App Products/Services**”).
2. Singtel reserves the right to vary, withdraw or terminate any In-App Products/Services offered in the Dash Application and/or to vary, amend, delete or supplement any of these Terms and Conditions, at any time, in its sole absolute discretion and without prior notice to you.
3. Notwithstanding any other provision of these Terms and Conditions, Singtel has the sole and absolute discretion to determine the eligibility of a Customer to access, apply/register for or purchase any In-App Products/Services through the Dash Application. Without limiting the generality of the foregoing, a Customer may be denied access if Singtel, at its sole discretion, suspects:
 - (a) any fraud, collusion or other unlawful or illegal activity being undertaken by the Customer or otherwise in connection with the Customer’s Dash account; or
 - (b) the Customer being 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.
4. Singtel’s decisions on all matters relating to or in connection with In-App Products/Services and these Terms and Conditions shall be final. No correspondence, appeal or claims will be entertained.
5. The In-App Products/Services are offered, provided and/or sold by a third party entity (“Third Party”) that is unrelated to Singtel and shall be subject to such terms and conditions as may be imposed by the relevant Third Party. Singtel is not acting as an agent or broker for the Third Party. Singtel makes no warranty or representation on the financial standing of any of the Third Party. Singtel makes no warranty or representation as to whether the Third Party is operating within the confines of all applicable laws. No due diligence was performed on the Third Party.
6. Singtel, on behalf of itself and its officers, directors and employees, does not promote, endorse, recommend, procure or advise on In-App Products/Services or matters related thereto. All data relating to the In-App Products/Services available on the Dash Application is strictly for information purposes only and should not be regarded as an offer, solicitation, invitation, advice or recommendation on our part to buy or sell such In-App Products/Services. You agree that you are solely responsible for making your own independent investigation and appraisal of all purchases made through the Dash Application and your own independent verification of any advice, recommendations, view, opinion or information provided by the Third Party through the Dash Application.
7. All matters concerning or affecting any In-App Products/Services including eligibility, enrolment, enforcement, and claims must be made directly to the Third Party. Singtel reserves the right not to entertain any calls, enquiries or claims concerning or affecting any In-App Products/Services. All claims under the In-App Products/Services will be handled directly and solely by the relevant Third Party.
8. Singtel makes no warranty, guarantee, assurance or representation as to the quality, reliability, accuracy, durability, suitability, authenticity, safety, viability, value, legality, merchantability or fitness for purpose of the In-App Products/Services supplied by any Third Party through the Dash Application and assumes no liability or responsibility for the acts or omissions of such third Party or for any defective In-App Products/Services. Any dispute about the value, condition, performance or otherwise of any of such In-App Products/Services is to be resolved directly with the relevant Third Party. You shall assume all and any risk associated with dealing or entering into any transaction with the Third Party including (without limitation) the security, stability and robustness of its payment platform.
9. To the extent permitted by law, Singtel shall not in any event be liable in any way to you or any other person and you shall hold Singtel harmless against any loss, liability, damages or expense whatsoever, howsoever arising, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of or in connection with the purchase of any In-App Products/Services.

10. By accessing, applying for or purchasing any In-App Products/Services, you consent to Singtel's collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, of your personal data and/or information (including information relating to your transactions relating to the In-App Products/Services), including but not limited to, for the purposes of administering and/or facilitating your application or registration for, or otherwise for purposes relating to the In-App Products/Services. You further consent and acknowledge that your personal data and/or information:
 - (a) will also be processed in line with Singtel's privacy statement available at <https://dash.com.sg/files/terms/privacy-policy.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.

11. 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 otherwise determined by Singtel.

12. These Terms and Conditions 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.

13. 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.