

Terms and Conditions for Singtel Dash – Dash Town Campaign

1. Dash Town Campaign (“**Promotion**”) is a rewards promotion organised by SingCash Pte Ltd (“**SCPL**”) and subject to these Terms and Conditions. By participating in the Promotion, all eligible customers (“**Participants**”) shall be deemed to have accepted and agreed to be bound by these Terms and Conditions and all decisions of SCPL, which shall be final and binding in all respects.

2. The Promotion is available from 27 March 2023 and will end on 28 May 2023 (both dates inclusive) (“**Promotion Period**”).

Dash Town Mission Vouchers

3. Under the Promotion, and subject to these Terms and Conditions, a Participants must first redeem a Dash Town Mission Voucher (“**Mission Voucher**”), within the Promotion Period, at zero points from the Dash Rewards catalogue, via the Dash app. The Participant will be awarded with the Dash reward points (“**Points**”) upon successfully completing the transaction (“**Eligible Transaction**”) shown on the Mission Voucher, within the Promotion Period (if however a validity period is stipulated on the Mission Voucher, then the Eligible Transaction must be completed within such validity period), further details of which are set out under paragraphs 4A and 5 below. The determination as to whether a transaction is an Eligible Transaction, and whether such Eligible Transaction has been completed successfully and in accordance with the terms herein, lies solely with SCPL.

All redeemed Mission Vouchers can be found under the Active Rewards page of the Participant's Dash Rewards account on the Dash app. Once the Points have been awarded, the Mission Voucher will be moved to the Expired Rewards page of the Participant's Dash Rewards account. The terms and conditions governing a Mission Voucher (“**Voucher Terms and Conditions**”), which shall be binding on a Participant, can be found in the Dash Rewards catalogue under Dash Town Mission Vouchers. Subject to the terms herein, each successful completion of an Eligible Transaction shall entitle the Participant to receive one (1) chance in the Dash Town Grand Draw (“**Grand Draw**”) to win one of the following prizes i.e. either Dash premium prizes or Dash reward points (collectively referred to as “**Prizes**”). Each successful completion of an Eligible Etiqa Insurance Transaction shall entitle the Participant to receive one (1) bonus chance in the exclusive Dash Town x Etiqa Insurance Lucky Draw (“**Lucky Draw**”) to win one of the premium prizes.

List of Prizes

Dash Town Grand Draw Premium Prizes

1 winner	x	PRISM+ Q55-QE PRO 55 inch TV (worth \$1,999)
1 winner	x	Samsung Galaxy Z Flip3 5G 128GB (Phantom Black) (worth \$1,260)
1 winner	x	Samsung Galaxy S21+ 5G (Violet) (worth \$1,058 each)
2 winners	x	Samsung Galaxy Tab S7 LTE (worth \$888 each)
2 winners	x	Dyson Airwrap™ Dyson Complete (worth \$799 each)
1 winner	x	Xiaomi Mi Robot Cleaner (worth \$349)

Dash Town Grand Draw Reward Points Prizes

10 winners	x	5,000 Points each
20 winners	x	3,000 Points each
50 winners	x	1,000 Points each
100 winners	x	500 Points each
350 winners	x	300 Points each
550 winners	x	100 Points each

Exclusive Dash Town x Etiqa Insurance Lucky Draw Premium Prizes

2 winners	x	Samsung Galaxy S21+ 5G (Violet) (worth \$1,058 each)
1 winner	x	Samsung Galaxy Z Flip3 5G 128GB (Phantom Black) (worth \$1,260)
1 winner	x	Samsung Galaxy Tab S7 LTE (worth \$888)
1 winner	x	Nintendo Switch OLED Model (worth \$549)
20 winners	x	Dash PET Plushies (Limited Edition)

Eligibility

4. To be eligible for the Promotion,

(i) The Participant must hold a valid Singtel Dash Account, and which must at all times be and remain valid and must not for any reason be terminated and/or suspended; and

(ii) The Participant must comply at all times (including, but not limited to, in making the Eligible Transaction) with the these terms and conditions, the Voucher Terms and Conditions, and the terms and conditions governing the use of the Dash account, including, but not limited to, the Dash Terms and Conditions (which may be accessed at <https://www.dash.com.sg/terms-and-conditions/>).

Prior to performing the Eligible Transaction, the Participant must first redeem the Mission Voucher during the Promotion Period, and this can be done via tapping on the Dash Town banner from the Dash app homepage or from Dash Rewards page. For the avoidance of doubt, any transaction performed by a Participant without first redeeming the Mission Voucher prior thereto will not be recognised as an Eligible Transaction for the purposes of this Promotion.

For the avoidance of doubt, participation in the Promotion is open to individuals only. Corporates or other entities shall not be eligible to participate in the Promotion.

4A. For the purposes of the Promotion, below are the Eligible Transactions, the successful completion of which will entitle a Participant to the Points stated on the Mission Voucher, which will be credited to the Participant's account by the end of the day following the day on which the Eligible Transaction was successfully completed in accordance with the terms herein and duly verified by SCPL (notwithstanding anything to the contrary, the Participant's entitlement (including the date on which the Points (if any) are made available to the Participant) shall be solely determined by SCPL):

Payment

(i) Successful purchase transaction(s) where the amount spent (amount spent per transaction is rounded down to the nearest dollar), within a Mission Cycle (further details are set out below), in one (1) single transaction, is at least \$150.00, where payment is made to and accepted by any Dash accepted merchant ("Merchant") via Dash (excluding through Dash VISA Virtual Account) by way of the QR code scanning methodology (hereinafter collectively referred to as "Dash Payment Transaction").

There shall be nine (9) Mission Cycles for this Promotion and they are as follows:

- (1) The first Mission Cycle is the period commencing from 27 March 2023 and ending on 2 April 2023 (inclusive of both dates);
- (2) The second Mission Cycle is the period commencing from 3 April 2023 and ending on 9 April 2023 (inclusive of both dates);
- (3) The third Mission Cycle is the period commencing from 10 April 2023 and ending on 16 April 2023 (inclusive of both dates);

- (4) The fourth Mission Cycle is the period commencing from 17 April 2023 and ending on 23 April 2023 (inclusive of both dates);
- (5) The fifth Mission Cycle is the period commencing from 24 April 2023 and ending on 30 April 2023 (inclusive of both dates);
- (6) The sixth Mission Cycle is the period commencing from 1 May 2023 and ending on 7 May 2023 (inclusive of both dates); and
- (7) The seventh Mission Cycle is the period commencing from 8 May 2023 and ending on 14 May 2023 (inclusive of both dates); and
- (8) The eighth Mission Cycle is the period commencing from 15 May 2023 and ending on 21 May 2023 (inclusive of both dates); and
- (9) The ninth Mission Cycle is the period commencing from 22 May 2023 and ending on 28 May 2023 (inclusive of both dates).

Notwithstanding anything to the contrary, the aforesaid aggregate amount spent shall be determined at the sole and absolute discretion of SCPL who shall apply whatever formula and/or methodology it deems appropriate. The list of Merchants can be found at <https://dash.com.sg/merchants>. Any donation made via the Dash app to charity organizations and peer-to-peer transactions are not considered Eligible Transactions.

Upon determination by SCPL that the Dash Payment Transaction is successfully completed with all relevant conditions having been met, the Participant would be awarded with fifty (50) Points Provided Always That:

- (a) No Participant shall, under any circumstances, receive more than 50 Points per Mission Cycle for completing multiple Dash Payment Transactions; and
- (b) No amount spent within a Mission Cycle will be recognised or taken into account in the computation of amount spent within a succeeding Mission Cycle.

Remittance

(ii) For every successful remittance within a Mission Cycle, via the Participant's Singtel Dash Remittance Account (hereinafter referred to as "Dash Remittance Transaction"), the Participant will be awarded with eighty-eight (88) Points Provided Always That no Participant shall, under any circumstances, receive more than 88 Points per Mission Cycle for completing multiple Dash Remittance Transactions.

Top up Singtel Hi! Card

(iii) For topping up any Singtel Hi! Card for not less than S\$20 within a Mission Cycle via Dash, the Participant will be awarded with five hundred (500) Points Provided Always That:

- (a) No Participant shall, under any circumstances, receive more than 500 Points per Mission Cycle for completing multiple top ups of Singtel Hi! Card; and
- (b) The S\$20 minimum amount must be credited in a lump sum.

Top up overseas prepaid airtime or data

(iv) For topping up of Singtel overseas prepaid airtime or data for not less than S\$5 within a Mission Cycle via Dash, the Participant will be awarded with twenty (20) Points Provided Always That:

- (a) No Participant shall, under any circumstances, receive more than 20 Points per Mission Cycle for completing multiple top ups of Singtel overseas prepaid airtime or data; and
- (b) The S\$5 minimum amount must be credited in a lump sum.

5. For the purposes of the Promotion, below are the Eligible Transactions, the successful completion of any one of which will entitle a Participant to the Points, which will be credited to the Participant's Dash Rewards account no earlier than thirty (30) working days after the end of the Promotion Period (notwithstanding anything to the contrary, the Participant's entitlement (including the date on which the Points (if any) are made available to the Participant) shall be solely determined by SCPL):

Etiqua Insurance

- (i) Successfully completing the purchase and/or subscription of any of the following insurance policy (Travel Insurance, Private Car Insurance, ePROTECT maid, 3 Plus Critical Illness, Cancer Insurance, Term Life Insurance, Dash PET and/or Dash PET Plus) underwritten by Etiqa Insurance Pte. Ltd. ("Etiqa"), via the Dash app, (hereinafter referred to as "Insurance Transaction"), with full payment of the insurance premium (if applicable) and inception of the policy having occurred within the Promotion Period, will entitle the Participant to four thousand (4,000) Points, subject however to sub-paragraphs (a), (b) and (c) below. SCPL may at its discretion rely on a written confirmation or report from Etiqa when determining if the Insurance Transaction has been successfully completed within the terms herein. **PLEASE READ RISK DISCLOSURE STATEMENT BELOW.**
 - (a) No Participant shall be entitled to redeem and complete more than one (1) Mission Voucher (with respect to an Insurance Transaction involving Dash PET)) throughout the Promotion Period.
 - (b) No Participant shall be entitled to redeem and complete more than one (1) Mission Voucher (with respect to an Insurance Transaction involving Dash PET Plus) throughout the Promotion Period.
 - (c) No Participant shall be entitled to redeem and complete more than nine (9) Mission Vouchers (with respect to an Insurance Transaction involving Travel Insurance, Private Car Insurance, ePROTECT maid, 3 Plus Critical Illness, Cancer Insurance and/or Term Life Insurance) throughout the Promotion Period.

Receiving prizes

6. Subject to the terms herein, Participants who have won Prizes and/or rewards in the form of Points will receive the Points in their Dash Rewards account so long as the Participant's account is subsisting and remains valid. Redemption of Points are subject to the Terms and Conditions of Dash Rewards programme (accessible at <https://dash.com.sg/rewards>)

7. Prizes are available on a whilst stocks last basis. All Prizes are non-exchangeable, non-transferable and no cash alternative is offered. SCPL reserves the right, at its absolute discretion, to change or substitute the Prize and/or to increase or reduce the number of winners for the Grand Draw. Once A Participant is declared a winner by SCPL, that Participant shall be precluded from participating in the subsequent rounds of the Grand Draw. The winners of the Grand Draw will be notified via a call, SMS, or any other communication method as may be decided by SCPL upon completion of the Grand Draw. Results of the Grand Draw may also be hosted on Singtel's social media platform. All winners shall comply with SCPL's instructions with regards to Prize collection or delivery. SCPL reserves the right to request for the winner's proof of eligibility, identity and/or otherwise for the purposes of verifying the winner's claim to the Prize. Any Prize which is not claimed or collected in accordance with the provisions of these Terms and Conditions, within thirty (30) days after the scheduled date of collection, will be forfeited at the sole and absolute discretion of SCPL, and the winner shall not be entitled to any compensation for the same.

8. SCPL is not an agent of any of the merchants, vendors, insurer, financial advisor and/or any other product or service provider mentioned herein, including Etiqa (hereinafter referred to as the "Third Parties"). The Dash Town premium prizes shall be subject to such other terms and conditions as may be imposed by these Third Parties, and the Participant shall be bound by such terms and conditions.

General

9. Goods, products and/or services supplied by, at or through any of these Third Parties shall be subject to such other terms and conditions as may be imposed by them, and the Participant shall be bound by such terms, including eligibility requirements. No due diligence was performed on these Third Parties in

connection with this Promotion. SCPL does not provide any recommendation or endorsement for any of the products or services offered by these Third Parties.

10. SCPL makes no warranty, assurance, guarantee or representation on the financial standing of any of the Third Parties and the quality, sufficiency, durability, reliability, value, suitability, viability, authenticity, legality, merchantability or fitness for purpose of any third party goods/services or Prize(s) and assumes no liability or responsibility for the acts or omissions of these Third Parties or any non-performance or defects in such goods/services or Prize(s). Any dispute whether in relation to the value, condition, performance of such goods/services or Prize(s) or otherwise shall be resolved by the Participant directly with the relevant Third Party.

10A SCPL is neither licenced to sell any insurance related products nor competent to provide any insurance related advice. The Participant must understand and accept the risk of investing in any insurance product. It is advisable for the Participant to seek professional advice prior to investing in such products. The Participant shall assume all and any risk associated with dealing or entering into any transaction with the insurer including (without limitation) the security, stability and robustness of its payment platform. The Participant shall not rely on information regarding the insurance product that may have been provided by a third party (other than the insurer) including a referrer.

10B SCPL is neither licenced to sell any financial or investment products nor competent to provide any financial advice. The Participant must understand and accept the risk of investing in any financial or investment product. It is advisable for the Participant to seek professional advice prior to investing in such products. The Participant shall assume all and any risk associated with dealing or entering into any transaction with the financial advisor or third party selling these products including (without limitation) the security, stability and robustness of its payment platform. The Participant shall not rely on information regarding the financial or investment products that may have been provided by a third party (other than the financial advisor or said third party seller) including a referrer. **PLEASE READ RISK DISCLOSURE STATEMENT BELOW.**

11. Notwithstanding any provision in these Terms and Conditions, SCPL may disqualify a Participant and shall not be obliged to award the Participant the Prizes and/or the Points in connection with these Terms and Conditions, if:

- (i) the Promotion is terminated in accordance with these Terms and Conditions at any time for any reason whatsoever;
- (ii) the phone number which is registered in respect of the Participant's Dash account is for any reason changed (whether by the Participant or any other person, with or without the Participant's knowledge);
- (iii) at any time SCPL, at its sole discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of, the Participant's Dash Account and/or any amount in its Dash account (whether by the Participant or any other person, with or without the Participant's knowledge);
- (iv) the Participant's Dash account is for any reason terminated and/or suspended;
- (v) at any time, SCPL reasonably believes that the Participant is 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;
- (vi) there is a reversal, closure, cancellation, termination or revocation of the successful Eligible Transaction or a refund is made to the Participant for any reason whatsoever; or
- (vii) the Participant contravenes any applicable law or fails to comply with any of these Terms and Conditions,

12. SCPL shall be entitled, at its sole and absolute discretion and without advance notice to the Participant, to remove from the Participant or from the Participant's Dash account, as the case may be, the Prizes and/or the Points which have been awarded to the Participant or credited to the Participant's Dash Rewards account in connection with these Terms and Conditions (or any part thereof), if such

Prizes and/or Points, or any part thereof, has, in SCPL's sole opinion, been wrongly credited or awarded to the Participant for any reason whatsoever, including by reason of any failed remittance or any of the events set out in paragraph 11 above.

13. By participating in the Promotion, the Participants consent to SCPL's collection, holding, storage, use, processing, transfer, disclosure, publication and/or reporting (whether directly or indirectly) to any relevant third party, including any of the Third Parties, of their personal data and/or information which may be provided to SCPL, for the purposes of organising and administration of 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 the Dash Data Protection Policy available at <http://www.dash.com.sg/terms>; and (ii) may be used in accordance with Dash's policies, terms and conditions or notices made available by SCPL from time to time. The Participant consents to the online and offline publication of its full name and NRIC numbers, photographs and any other personal information which SCPL, in its sole discretion, deems necessary in the event that it is selected as the winner of this Promotion for advertising and promotional purposes. However, SCPL 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.

14. SCPL reserves the rights 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.

15. SCPL 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, entitlement and the applicable criteria. SCPL'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.

16. Whenever a Participant performs an Eligible Transaction that is governed by Singtel's standard terms conditions, the Participant must comply with such terms and conditions. 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. In the event of any inconsistency between these Terms and Conditions and any of the other terms and conditions mentioned herein, SCPL shall make a determination as to the terms and conditions that will take precedence, and such determination shall be conclusive and binding on the Participants.

17. By participating in the Promotion, each Participant agrees to fully and effectively indemnify, defend and hold harmless SCPL and the organising committee (collectively the "**Indemnified Parties**") from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that the Indemnified Parties may have, or which may arise, whether in whole or in part, and whether directly or indirectly, due to or arising out of carrying out the Promotion. These obligations will continue to survive the completion or termination of the Promotion

18. To the extent permitted by law, SCPL and the organising committee 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 or any delay in the delivery of the rewards and/or Prizes.

19. 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.

20. 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.

21. Neither Apple nor Google are sponsors of or involved in this Promotion.

CAUTION: RISK DISCLOSURE STATEMENT

The Participant should NOT undertake any investment unless the Participant fully understands the risks and is prepared to take the risks. The Participant should carefully consider whether the investment is suitable in light of the Participant's knowledge and experience in financial and business matters, investment objectives, financial means and the risks that the Participant is prepared to take. The risks of investing in any product include but are not limited to the following:

- (a) 100% loss on such investments. There is a risk that Participant may lose all of its money on investments. For example, investments available through a platform/facility may include the shares or debt securities of early-stage companies or companies without a proven track record. The risk of business failure is high. For every 10 new businesses formed in Singapore, 7 to 8 may cease operations in the same year.
- (b) Difficult to cash in or exit such investments. It may be difficult or even impossible for the Participant to cash in on or exit such investments. Certain investments are subject to resale restrictions, and there may not be a secondary market for them. If the investment is in the form of equities or shares, the Participant may not receive a dividend, and the Participant's shareholdings could be significantly diluted if new shares are issued. In addition, if the shares are unpaid or partly paid, the Participant will still be liable to pay the remaining amount to the company.
- (c) Online platform/facility failure. If the online platform/facility handles the Participant's money, the Participant may also lose all its money in this investment if the online platform/facility fails and becomes insolvent.
- (d) Risks of investing in foreign issuers. If such investments are offered by an issuer in a foreign jurisdiction, the Participant's investment will be subject to the laws and regulations of that jurisdiction. The Participant may also be subject to additional tax liabilities, transaction costs and capital controls.
- (e) No disclosure requirements. The Participant may not have sufficient information to make fully informed investment decisions. There may not be any statutory obligation for issuers or intermediaries to provide the Participant with information that the Participant would reasonably require to make informed assessments of offers being made to the Participant.
- (f) No assurance that financial statements from the companies that Participant may invest in will be accurate or accessible. The financial statements of the companies which the Participant may invest in may not be subject to a statutory audit. As such, the financial information presented to the participant may not have been ascertained by a qualified professional auditor. An unaudited financial statement may not accurately reflect the financial health of a company. In addition, the financial statements of the companies may not be made accessible to the Participant in the absence of requirements in their home country for them to do so.
- (g) A variety of factors, many of which are beyond anyone's control, and may affect the operations, performance and results of any businesses and investments, and could cause actual results to differ materially from current expectations of estimated or anticipated events or results. These factors include, but are not limited to: the impact or unanticipated impact of general economic, political and market factors, fluctuations in interest rates, inflation and foreign exchange rates, monetary policies, business investment and the health of local and global equity and capital markets, management of market liquidity and funding risks, risks related to investments in private companies and illiquid securities, risks associated with financial instruments, changes in accounting policies and methods used to report financial condition (including uncertainties associated with significant judgments, estimates and assumptions), the effect of applying future accounting changes, business competition, operational and reputational risks, technological changes, cybersecurity risks, changes in government regulation and legislation, changes in tax laws, unexpected judicial or regulatory proceedings, catastrophic events, manmade disasters, terrorist attacks, wars and other conflicts, or an outbreak of a public health pandemic or other public health crises.

The Participant should seek independent professional advice if the Participant do not fully understand the risks of investing in any product offered on a platform/facility or any of the statements above.

