



Terms and Conditions for 'mRemit Rewards for First Time Remittance

1. The mRemit Rewards for First Time Remittance (the "Promotion") is a promotion organised by SingCash Pte Ltd ("Singtel") and 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 1 March 2018 to 31 August 2018 (both dates inclusive) (the "**Promotion Period**").
Under the Promotion, and subject to these Terms and Conditions, eligible Dash Remittance Customers ("**eligible participants**") who perform a remittance of at least \$50 for the first time during the Promotion Period ("**First Time Remittance Transaction**") shall be entitled to receive a \$5 Bonus ("**Bonus**"), capped at one (1) Bonus redemption per eligible participant.

Eligibility

3. To be eligible for the Promotion, the participant must:
 - a) hold a valid Singtel 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 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 First Time Remittance Transaction must be performed within 35 days from the date of registration of the Singtel Remittance account of the eligible participant.
 - d) Singtel reserves the right to request for the participant's proof of identity for the purposes of verifying that the Singtel Remittance Account and Dash Balance Account from which the First Time Remittance Transaction 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 Bonus will be credited to your Dash Balance within 14 working days after the First Time Remittance Transaction.
5. Notwithstanding anything herein contained, the eligible participants' Singtel Dash Balance Account can only hold, in aggregate, a maximum amount of S\$999.00 (or such other amount as Singtel may determine in its discretion from time to time) at any point in time. Singtel shall not be required to credit the Bonus or any part thereof to the eligible participants' Singtel Dash Balance Account in excess of such limit. The Bonus, or any part thereof that is not credited for such reason shall be forfeited at the sole and absolute discretion of Singtel, and the eligible participant shall not be entitled to any compensation for the same.



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,
 - 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; or
 - c) the phone number which is registered in respect of the eligible participants' Singtel Dash Balance Account and/or Singtel Remittance Account is for any reason changed (whether by the participant or any other person, with or without the consent or knowledge of the participants) during the Relevant Period.
7. By accepting the Bonus, 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 (i) will also be processed in line with Singtel's privacy statement available at https://dashprod.s3.amazonaws.com/2016/05/Remittance_Service_TNCs.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.
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. 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.
16. 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.

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