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

1. These Terms and Conditions are binding on all Dash customers who access, apply/register for or purchase any financial or investment products/services, including deferred payment and buy-nowpay-later services, within and through the Dash Application ("**In-App Financial Products/Services**").

2. SingCash reserves the right to vary, withdraw or terminate any In-App Financial 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, SingCash has the sole and absolute discretion to determine the eligibility of a Customer to access, apply/register for or purchase any InApp Financial Products/Services through the Dash Application.

4. SingCash's decisions on all matters relating to or in connection with In-App Financial Products/Services and these Terms and Conditions shall be final. No correspondence or claims will be entertained.

5. The In-App Financial Products/Services are offered and provided by our licensed financial institution partners ("FI") (for regulated and licensable In-App Financial Products/Services) and/or strategic service provider partners ("SP") (for other In-App Financial Products/Services) and shall be subject to the terms and conditions as may be imposed by the relevant FI/SP.

6. SingCash is not in the financial investment or advisory business and is not acting as an agent or broker for the FI/SP. SingCash, on behalf of itself and its officers, directors and employees, does not promote, endorse, recommend, procure or advise on In-App Financial Products/Services or matter related thereto, other than to the extent of carrying out introducing activities, where applicable. All data relating to the In-App Financial 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 any securities or other capital markets product or financial services. You agree that you are solely responsible for making your own independent investigation and appraisal of all investments made through the Dash Application and your own independent verification of any advice, recommendations, view, opinion or information provided by the FI/SP through the Dash Application.

7. All matters concerning or affecting any In-App Financial Products/Services including eligibility, enrolment, enforcement, and claims must be made directly to the relevant FI/SP. SingCash reserves the right not to entertain any calls, enquiries or claims concerning or affecting any In-App Financial Products/Services. All claims under the In-App Financial Products/Services will be handled directly and solely by the relevant FI/SP.

8. SingCash makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the In-App Financial Products/Services supplied by any FI/SP through the Dash Application and assumes no liability or responsibility for the acts or omissions of such FI/SP. Any dispute about the value, condition or performance of any of such In-App Financial Products/Services is to be resolved directly with the relevant FI/SP.

9. To the extent permitted by law, SingCash shall not in any event be liable in any way to you or any person for and you shall hold SingCash 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 any In-App Financial Products/Services.

10. By accessing or applying for any In-App Financial Products/Services, you consent to SingCash'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 investment account and transactions relating to the In-App Financial 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 Financial Products/Services. You further consent and acknowledge that your personal data and/or information:
    (a) will also be processed in line with SingCash's privacy statement available at https://dash.com.sg//files/terms/Dash_TC_-_updated_from_1_April_2026.pdf; and
    (b) may be used in accordance with SingCash's policies, terms and conditions or notices made available by SingCash 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.

12. These Terms shall be subject to and construed in accordance with the laws of Singapore and you hereby submit to the non-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.