

Terms and Conditions for Dash Refer-A-Friend (1 July – 30 September 2026) Promotion

The Dash Refer-A-Friend (1 July 2026 – 30 September 2026) Promotion (the “**Promotion**”) is organised by SingCash Pte. Ltd. (“**SingCash**”) 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 SingCash, which shall be final and binding in all respects.

1. The Promotion is available from 1 July 2026 to 30 September 2026 (both dates inclusive) (the “**Promotion Period**”).
2. In these Terms and Conditions, the following words and expressions shall have the following meaning:

“**Friend**” means a person invited by a Referrer through the Dash Application to register for a new Dash Account under the Promotion and this person has not been a Dash user at any time prior to such registration.

“**Participants**” means the persons, including Referrers and Friends, participating in the Promotion.

“**Qualifying Transaction**” shall refer to any of the following:

- (a) A remittance transaction via the Dash Application (“Remittance Transaction”),

PROVIDED ALWAYS THAT SingCash’s determination as to whether a transaction qualifies as a Qualifying Transaction shall be final and binding on the Participants.

“**Referrer**” means an existing Dash customer who has referred a Friend to register for a new Dash Account under this Promotion.

3. A Referrer must invite Friends through the Dash Application to register for a new Dash Account under the Promotion. The invitation is pre-written for the Referrer (the “**Valid Invitation**”) and can be found within the Dash Application, and the Referrer must refrain from making any variation or modification to the Valid Invitation, failing which it shall be deemed invalid and ineffective for the purpose of this Promotion. The Valid Invitation must be sent to the Friend from the Referrer’s mobile device via SMS/Facebook/Whatsapp or such other mode or form of transmission as SingCash may determine in its absolute discretion. The Referrer must ensure that the referral code stated in the Valid Invitation is the new referral code provided by SingCash to the Referrer on or after 4 January 2022 (“**Valid Referral Code**”). A referral code that is provided by the Referrer to Friend through means other than a Valid Invitation, (such means include but is not limited to verbal communication), shall be deemed invalid and ineffective for the purpose of this Promotion.

SingCash’s determination as to:

- (i) whether a Valid Invitation has been sent by the Referrer in accordance with the terms herein; and
- (ii) whether a Valid Referral Code has been applied by the Friend in its application to register a new Dash Account in accordance with the terms herein, shall be final and binding on the Participants.

4. Subject to these Terms and Conditions, a Referrer shall be entitled to receive the following referral incentives ("**Referral Incentives**") for each Qualifying Transaction completed by the Friend (referred by the Referrer) who has successfully registered for a new Dash Account through the Link using the Valid Referral Code ("Dash Account Registration") SUBJECT ALWAYS to the limits and conditions set out in the table below:

Qualifying Transaction by Friend	Condition to be met	Date of Qualifying Transaction	Referral Incentive	Limits	
				Cap on Redemption	Cap per Referrer and Friend
First Remittance Transaction (to any country)	The amount remitted must be a minimum of S\$0.01 excluding transaction fees and must be remitted in a lump sum and there must be no prior Remittance Transaction made by the Friend whether with the new Dash Account or another Dash Account (be it active or otherwise)	Within the Promotion Period	S\$9.00 Dash credits, and no additional Dash credits will be on offer for multiple Remittance Transactions performed by the Friend	In relation to the S\$9.00 Dash Credits, only the first 1,000 First Remittance Transactions completed by referred Friends in accordance with the terms herein and certified by SingCash will qualify.	A maximum of \$9,000 in total Referral Incentives per Referrer under the Promotion

PROVIDED ALWAYS THAT SingCash's determination as to:

- (iii) whether a Qualifying Transaction has been successfully completed and if so, the date of its completion; and
- (iv) whether any of the above limits and/or caps have been exceeded, shall be final and binding on the Participants.

5. To be eligible for the Promotion:

- (a) Both the Referrer and Friend must have downloaded and must be using version 4.6 and above of the Dash application in sending any Invitations or making any Qualifying Transactions under this Promotion, as the case may be.
- (b) The Dash Accounts of the Referrer and Friend must at all times be and remain valid and must not for any reason be terminated and/or suspended.
- (c) The Referrer and Friend must comply at all times (including, but not limited to, in making the Qualifying Transaction) with the terms and conditions governing the use of Dash and the entering into of any of the Qualifying Transaction including but not limited to the Dash Terms and Conditions, (https://dash.com.sg/files/terms/Dash_Remittance_TC_-_updated_from_1_April_2026.pdf), and the Terms and Conditions for In-App Insurance Products/Services within Dash (all of which may be accessed at <https://www.dash.com.sg/terms>).

- (e) In the case where the Friend has undertaken a Remittance Transaction, the Dash Remittance account of the Friend must at all times be and remain valid and must not for any reason be terminated and/or suspended.
- (f) The Referrer must at all times comply with all applicable laws and regulations and SingCash's directions with regards to all referral activities;
- (g) The Referrer shall strictly refrain from:
 - i. making any representation, promise and/or giving any advice (financial, legal or otherwise) warranty, guarantee and/or assurance, with regards to any of the Qualifying Transactions;
 - ii. engaging in any conduct, act or omission that may be misleading, deceptive or that may improperly influence the Friend's decision to perform any of the Qualifying Transactions;
 - iii. providing inaccurate, ambiguous or incomplete information on any of the Qualifying Transactions;
 - iv. collecting, using and/or disclosing the Friend's personal data for purposes other than in connection with this Promotion. The Referrer shall secure the Friend's prior written consent to the collection and use of its personal information; and
 - v. engaging in any conduct or act that promotes the personal interest of the Referrer to the detriment of the Friend.

Employees of SingCash, its related corporations (as defined under the Companies Act 1967) and any other parties who are directly involved in the Promotion may not, at the discretion of SingCash, be eligible to participate in the Promotion.

- 6. SingCash will endeavour to credit the Referral Incentive to the Dash account of the Referrer within thirty (30) business day after the end of the Promotion Period, and certification by SingCash that all other pre-conditions have been satisfied or whenever SingCash deems fit. SingCash will endeavour to credit the Dash reward points (if applicable) to the Dash account of the Referrer and Friend within thirty (30) business day after the end of the Promotion Period, and certification by SingCash that all other pre-conditions have been satisfied or whenever SingCash deems fit.
- 7. Notwithstanding any provision in these Terms and Conditions:
 - (a) SingCash shall not be required to credit the Referral Incentive, the Dash reward points or any part thereof to the relevant Dash account in connection with these Terms and Conditions, if:
 - (i) at any time SingCash, at its sole and absolute discretion, suspects any fraud, collusion or other unlawful or illegal activity in relation to, and/or misuse of the Participant's Dash account;
 - (ii) the Participant's Dash account and/or the Participant's access to or use of Dash is for any reason terminated and/or suspended during the period from the date of commencement of the Promotion Period to the date on which SingCash credits the relevant Dash account with the Referral Incentive (and/or the Dash reward points) pursuant to these Terms and Conditions (both dates inclusive) ("**Relevant Period**");
 - (iii) the Promotion is terminated at the sole discretion of SingCash at any time during the Relevant Period;
 - (iv) the phone number which is registered in respect of the Participant's Dash account is for any reason changed during the Relevant Period;
 - (v) the credit of the Referral Incentive will result in the Referrer's Dash account being in excess of the then prevailing maximum wallet limit; and/or
 - (vi) at any time SingCash, at its sole and absolute discretion, suspects or believes that the Participant is in breach of any applicable law, regulation and/or any of the terms herein.

- (b) The Referral Incentive, Dash reward points or any part thereof that is not credited for such reasons in (a) above shall be forfeited at the sole and absolute discretion of SingCash, and the Participants shall not be entitled to any compensation for the same.
- (c) SingCash shall be entitled, at SingCash's sole and absolute discretion and without prior notice to the Participants, to remove from the relevant Dash account, the Referral Incentive and/or the Dash reward points which has been credited in connection with these Terms and Conditions (or any part thereof), if:
 - (i) such amount has, in SingCash's sole opinion, been wrongly credited for any reason whatsoever;
 - (ii) at any time, SingCash 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; or
 - (iii) there is a revocation, termination, cancellation, surrender or reversal of the successful Qualifying Transaction or a refund is made to the Friend subsequent to the completion of the Qualifying Transaction for any reason whatsoever.

If SingCash is unable to remove the Referral Incentive and/or the Dash reward points, the sum equivalent to the Referral Incentive and/or the Dash reward points shall be a debt that is forthwith due and payable by the Referrer to SingCash, and SingCash shall have the right of set off in respect of this debt.

- 8. The Referral Incentive and Dash reward points are non-exchangeable for any other items.
- 9. For avoidance of doubt, Referral Incentives will only be payable to the Referrer whose Valid Referral Code has been applied during the registration of the Dash Account by the Friend. By applying the Valid Referral Code, the Friend confirms its acceptance of the Terms and Conditions of this Promotion.
- 10. The Referrer shall not make any changes or amendments to the Valid Invitation. SingCash shall not be liable to the Participant for any changes or amendments to the Valid Invitation made by the Referrer in breach of these Terms and Conditions.
- 11. SingCash 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 its sole absolute discretion and without prior notice to the Participant. In the event of such termination or variation, SingCash may at its absolute discretion elect not to award the Referral Incentive and/or the Dash reward points in respect of the terminated or varied Promotion.
- 12. Notwithstanding any other provision of these Terms and Conditions, SingCash has the sole and absolute discretion to determine the eligibility of a Participant to enter and participate in this Promotion and the Participant's entitlement to the Referral Incentive and/or the Dash reward points. SingCash may at its sole and absolute discretion disallow or disqualify any persons from participating in the Promotion, and shall not be required to provide any reason or explanation for any of its determinations, decisions and opinions in this regard.
- 13. SingCash's decisions on all matters relating to or in connection with this Promotion and these Terms and Conditions shall be final including but not limited to its determination that all Referral Incentives have been exhausted. No appeal, correspondence or claims will be entertained.

14. SingCash shall not in any event be liable in any way to the Participant or any other 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 SingCash to credit the Referral Incentive and/or the Dash reward points, or any part thereof, to the relevant Participant).
15. By participating in the Promotion, the Participants consent to SingCash collection, holding, storage, use, processing, transfer, disclosure and/or reporting (whether directly or indirectly) to any relevant third party, including the third party insurer and the Referrer, of the Participants' personal data and/or information provided to SingCash, for the purposes of 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 SingCash policies, terms and conditions or notices made available by SingCash from time to time.
16. Where the Participant is providing SingCash with personal data of another individual, the Participant shall warrant that the Participant is authorised by the individual to provide SingCash with the individual's personal data and have obtained the consent of the individual for the collection, use and disclosure of such personal data by SingCash in accordance with Dash Data Protection Policy available at <http://www.dash.com.sg/terms>.
17. Nothing in these Terms and Conditions is intended to, or shall be deemed to, establish any partnership, joint venture, employer-employee relationship or relationship of partnership or agency between SingCash and any of the Participants. Accordingly, no Participant shall be deemed to have any authority to make any representation or enter into any commitment or contract on behalf of SingCash. Each Participant confirms it is acting on its own behalf and not for the benefit of SingCash or any other person. No Participant shall be construed as being an agent or employee of SingCash by virtue only of these Terms and Conditions or this Promotion.
18. The Participants shall indemnify and hold SingCash harmless against any and all damages, losses, costs (including legal costs) incurred by SingCash in connection with or in relation to any breach by the Participant of its obligations and warranties under these Terms and Conditions.
19. 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 (a) these Terms and Conditions and (b) such other applicable terms and conditions (including (without limitation) terms set out in the Valid Invitation, if any), these Terms and Conditions shall prevail to the extent of such inconsistency.
20. These Terms shall be subject to and construed in accordance with the laws of Singapore and the Participant hereby submits to the exclusive jurisdiction of the courts of Singapore.
21. 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.
22. SingCash is neither licenced to sell any insurance related products nor competent to provide any insurance related advice. SingCash is not an agent of any third party merchant or insurer (collectively the "Third Parties") and makes no representation that any due diligence was undertaken on the Third Parties for the purpose of this Promotion. The products purchased or obtained from the Third Parties may be subject to such other terms and conditions as may be imposed by them. SingCash makes no warranty or representation as to the quality, value, suitability, reliability, authenticity, legality, merchantability or fitness for purpose of

any of the products sold by the Third Parties and assumes no liability or responsibility for any of the acts or omissions of the Third Parties. Nothing herein shall be construed as a recommendation on or endorsement of any such products. The Friend must understand and accept the risk of investing in any insurance product. It is advisable for the Friend to seek professional advice prior to investing in such products. The Friend shall assume all and any risk associated with dealing or entering into any transaction with the Third Parties including (without limitation) the security, stability and robustness of the Third Parties' payment platform. Any complaints or disputes in relation to such products or otherwise shall be resolved directly with the Third Parties.