

Annex 1 – Dash Product Details

Dash Easy

A savings account linked seamlessly to a mobile cash (mCash) account

- Get a Dash Easy Savings Account and a Dash mCash Account with one easy application.
- Get 1% p.a. interest on your Dash Easy Savings Account with 10,000 #needsanupdate posts. Simply post what you think #needsanupdate on your Facebook, Twitter or Instagram account. There is no minimum initial deposit, minimum balance, fall-below fee or lock-in period.
- Top up from your Savings Account into your mCash account, and deposit money into your Savings Account, without queuing at the ATM or visiting the branch.
- Pay your friends with just a swipe to their mobile phone screens or choose from your contact list.
- Pay at more than 20,000 acceptance points in taxis and shops progressively rolled out in 2014, without the hassle of change or additional administrative fees.

Dash Advance

A personal loan on your mobile phone

- Apply for a personal loan entirely on the mobile without visiting a branch. The form allows customers to upload photos of their supporting documents, and lets them see their monthly repayment amount dynamically when they indicate the desired loan amount and repayment period.
- Get approval in principle in under 60 seconds.
- Get an advance of up to 4X monthly salary (or maximum S\$200,000).
- Get interest rates as low as 4.98% p.a. (effective interest rate of 9.21%).

Dash Abroad

A unique customisable travel insurance plan

- Apply for travel insurance entirely on the mobile, with the flexibility to pick-and-choose coverage options to meet your needs.
- Basic plan start from as low as S\$20.
- Dash Abroad travel insurance is underwritten by ACE Insurance Limited.

Additional rewards for Dash customers

Dash customers with two or more products will enjoy additional SingTel benefits, such as priority queue at the SingTel shops and 10% off mobile accessories.

To sign-up for the above products, simply download the Dash app or visit www.dash.com.sg. If you are a SingTel mobile customer, some of the fields in the form are pre-filled, thereby making it easier for you.

To see more details on Dash products, visit www.dash.com.sg
Product Terms and Conditions apply.

DASH EASY A savings account linked seamlessly to a mobile cash (mCash) account

SAVE



Top-up without queuing at an ATM



Deposit without visiting a branch

PAY



Earn a **higher interest rate** simply by hashtagging

🔒 No **minimum balance** or **lock-in period**

🏠 Pay your friends **with a swipe**

🏪 Pay at more than **20,000 acceptance points** progressively rolled out in 2014

DASH ADVANCE A personal loan on your mobile phone

Get approval in principle in under



Get an advance of up to **4x** monthly salary (or max amount of S\$200,000)

Get interest rates **as low as 4.98%** (EIR of 9.21%)



flexibility to pick-and-choose coverage options to meet your needs

Apply for



entirely on the mobile

Basic plan starts from **as low as \$20**

To sign-up for the above products, simply download the **Dash app** or visit www.dash.com.sg. If you are a SingTel mobile customer, some of the fields in the form are pre-filled, thereby making it easier for you.

TO SEE MORE DETAILS ON DASH PRODUCTS, VISIT

WWW.DASH.COM.SG

Payments services are provided by Telecom Equipment Pte Ltd ("SingTel") and banking products are provided by Standard Chartered Bank (Singapore) Limited (the "Bank"). Dash Abroad is underwritten by ACE Insurance Limited. Product Terms and Conditions apply.

Annex 2 – Dash Partners and Quotes

- 7-Eleven
- ACE Insurance
- ComfortDelGro Taxi
- Food Republic
- KFC
- Koi Cafe
- Pizza Hut
- Prime Taxi
- SingTel canteen and lobby cafe
- SingTel Shop
- SMRT Taxi
- Sodexo
- Spinelli
- Watsons
- WingTai Retail

“On behalf of 7-Eleven, I wish to congratulate SingTel and Standard Chartered on the launch of Dash mobile commerce solutions. 7-Eleven is proud to be one of the first retailers in Singapore to offer this revolutionary new way of accepting payment from our customers under SingTel’s brand new mobile money ecosystem. This innovative service by SingTel is aligned with 7-Eleven’s mission to continue to bring convenience to our customers.”

David Goh, CEO, 7-Eleven

“ACE is delighted to be a part of this exciting collaboration with SingTel and Standard Chartered Bank, both leaders in their respective fields. The ‘pick and choose’ nature of Dash Abroad is part of ACE’s promise to provide coverage that truly meets the needs of our customers. We are also committed to providing customers with fuss-free enrolments, efficient claims processes and really, to be there when we are needed the most.”

Mack Eng, Country President, ACE Insurance Limited

“BreadTalk and Food Republic are excited to be part of SingTel’s and Standard Chartered’s new initiative. With Dash’s multi-functionality, we are sure it will provide our customers with a new experience and enhanced convenience at our outlets.”

Joyce Koh, Senior Vice President, Group Brand Development, BreadTalk Group

“Cashless payments are fast becoming popular on board ComfortDelGro Taxis. We are excited about this new payment method Dash and will be making it available on board our entire fleet of 16,600 Comfort and CityCab taxis and limousines by November this year.”

Yang Ban Seng, CEO, ComfortDelGro (Taxi Business)

“We are privileged and delighted to be partners of SingTel and Standard Chartered for its launch of Dash. This is a breakthrough innovation in mobile money services which will bring greater convenience for our guests and enhance their overall purchase experience in our restaurants.”

Koh Kek Sin, CEO, KFC and Pizza Hut Singapore



“Looking forward in this new digital age, businesses need to reinvent ourselves to keep up the pace of better consumers' retail experiences. We are glad to be one of the pioneers to join SingTel and Standard Chartered in leading this revolutionary new mobile money ecosystem together. This new way of accepting payments through a mobile app will provide a more convenient and easier way to make purchases. This is truly going to be a new lifestyle trend in the coming years. We are glad to be in this wagon with Dash, leading the pack to achieve this. Congratulations, SingTel and Standard Chartered!”

Ma Yafen, CEO, Koi Cafe Group (S) Pte Ltd

“On behalf of Prime Taxi, I congratulate SingTel and Standard Chartered on the launch of Dash. Dash has boldly ventured into uncharted waters to bring to us, a revolutionary payment service. It is our honour to be amongst the pioneering supporting partners to turn Dash into reality. Once again, we wish Dash tremendous success.”

Neo Chee Yong, Deputy General Manager, Prime Car Rental and Taxi Services Pte Ltd

“We are happy to work with Dash on this new payment method to better serve our customers. Congratulations on this great innovation to Singapore's leading telco!”

***Bertrand Rousseau, Regional Director Singapore, Malaysia & Indonesia
Managing Director Singapore, Sodexo***

“Congratulations to SingTel and Standard Chartered for the launch of this innovative mobile application that makes transactions a breeze. A shorter transaction time would mean that we will be able to clear the queue quickly during peak hours; our baristas would also be able to spend more time interacting with customers. We are definitely excited to be on-board Dash!”

Jovi Teh, General Manager, Spinelli Coffee Company

“Watsons is always looking for ways to be innovative and hence we are happy to be the first and exclusive health & beauty retailer to partner with SingTel on this new additional payment mode. This new payment gateway offers yet another option for Watsons' customers who prefer to pay using the latest technology and via their mobile smartphones. Watsons continues to bring in the latest and exclusive products to enhance our customers' shopping experience – becoming the first health and beauty retailer in Singapore to adopt this new Dash mobile payment option.”

Daniel Teo, Chief Operating Officer, Watsons

“Wing Tai Retail is excited to be part of this revolutionary mobile payment platform where both the consumer and the merchant can make and accept payments conveniently. We believe such technological innovations can help heighten one's shopping experience, injecting some fun yet convenient element and may even revolutionize the way consumers shop!”

Helen Khoo, Executive Director, Wing Tai Retail

Annex 3 - Top 10 FAQs

1. *Is Dash a bank?*

Dash is an innovative mobile money service created by SingTel and Standard Chartered. It is a suite of mobile banking, mobile payment and mobile shopping services, centred around the lives and routines of our customers and via digital devices.

2. *Can anyone sign up for Dash products?*

Dash welcomes customers of any local mobile service provider and any bank. The eligibility criteria for the Dash products are:

- Dash Easy – Singaporeans, PR or EP holders who are between 18-65 years old.
- Dash Advance – Singaporeans, PR or Foreigners who are between 21-65 years old and meet the relevant income requirements.
- Dash Abroad – Singapore residents who are at least 18 years old at the start date of their trip.

We will review these eligibility criteria from time to time, depending on product enhancements and regulatory changes.

3. *Why is there a need for personal details and documents when I sign up for Dash products?*

When you sign up for banking and payment products, it is important that your identity and personal data are verified. This helps us ensure that your money and transactions with us are kept secure. Please be assured that all your personal data is protected to the highest standards.

4. *Can I download the Dash app onto any smartphone?*

The Dash app is compatible with Android smartphones (OS versions 4.1.2 and above) and Apple devices (IOS versions 6 and above).

5. *Is the Dash app secure?*

Using the Dash app could be more secure than carrying cash in your wallet.

The app is protected with the following levels of security:

- A Dash mCash username and 6-digit PIN to access the payment transactions in the app.
- A Dash banking username and password to access banking transactions in the app.
- Specific functions also require a one-time PIN generated from a Dash or Standard Chartered security token card.

You may also choose to block your Dash mCash usage instantly via 1800-GET DASH (1800-438-3274). This is useful if you plan to travel out of town or when you have lost your mobile phone. You will receive alerts via your Dash app or an SMS notification for all payment transactions.

6. What should Dash customers do if they lose their phones?

If customers lose their phones, they should call us immediately to temporarily block their Dash mCash account from further use. They can do this by calling us at 1800-GET-DASH (1800-438-3274).

7. When you pay a friend by swiping across two phone screens, how do the two phones detect each other?

Using patent-pending technology developed by SingTel Group Digital Life, the phones detect each other using GPS location data and other key indicators. You will need to enable “Location” or “Location Services” on your smartphone. If you use an Android device with OS versions 4.4 and above, please ensure your location services are set to “High Accuracy” mode.

8. Is it possible to make a payment to someone who isn't a Dash mCash customer ?

Yes, you can send mobile cash to anyone with a Singapore-registered mobile number. If the recipient is not a Dash mCash customer, the money is held temporarily while the recipient signs up for Dash. Once he does, the money is deposited into his Dash mCash account. If the recipient doesn't sign up within 7 days, the money is returned to the sender.

9. What do you do if you pay to the wrong person or business?

Before any transaction can be made, a confirmation screen will appear. Always check that you are paying the right party.

However, in the rare instance where you have paid the wrong person, simply contact that party to obtain a refund. If you have paid to the wrong business, you may request for the transaction to be voided. If you need our help, please call us at 1800-GET-DASH (1800-438-3274). Refunds are subject to each individual businesses' policy.

10. How do you deposit money into Dash Easy Savings Account?

Just like a regular savings account, you can deposit money via:

- Another bank's online banking, standing instruction (SI) or GIRO;
- Cash deposit via the Cash Deposit Machines (CDM) at any Standard Chartered Singapore branch;
- Cheque deposit by mail or drop-off at any Standard Chartered Singapore branch;
- Moving Dash mCash into your Dash Easy Savings Account via the Dash app.

After sign-up and once your savings account is opened, you will receive your Dash Easy Savings Account number and ATM card/card PIN in the mail. Once you have these, you can deposit money into your account using the above methods described above.

Have more questions? Get them answered at faq.dash.com.sg