

CELEBRATE OUR MIGRANT WORKERS

TERMS AND CONDITIONS OF CAMPAIGN

Eligibility

1. This lucky draw campaign (“**Campaign**”) is organised by MoolahGo Pte. Ltd. (the “**MoolahGo**”) and is open to all qualifying participants who are either a Migrant Worker or an Employer (as defined below) (collectively, the “**Participants**” and individually, a “**Participant**”) subject to the following terms and conditions.
2. For the purposes of this Campaign:
 - (a) “**Active eWallet**” means the eWallet linked to the Registered User’s account on the Mobile App, which must meet the following criteria:
 - (i) The Registered User must have, during the Qualifying Period, performed at least one (1) remittance transaction via his/her eWallet or made at least one (1) top-up of at least S\$50 to his/her eWallet; or
 - (ii) Made a referral by a Migrant Worker with an Active eWallet resulting in a new person successfully signing up as a new Registered User; and
 - (iii) The Registered User’s eWallet must not be blocked or suspended on the Draw Date (defined below).
 - (b) “**Employer**” means, as at the Draw Date, the Singapore employer of a Migrant Worker. The Employer must be a natural person, or if the employer is an entity, a natural person authorised by that employer to act on behalf of that employer, and must be a Registered User with an Active eWallet.
 - (c) “**Migrant Worker**” means, as at the Draw Date, a migrant worker (including foreign domestic workers) from Indonesia, Philippines, Myanmar, Nepal, India, Sri Lanka or Bangladesh employed in Singapore under a valid work permit issued by the Ministry of Manpower of Singapore, and who is a Registered User with an Active eWallet.
 - (d) “**Mobile App**” means the mobile application known as “MoolahGo” that is made available through application stores.
 - (e) “**Registered User**” means a person who has installed the Mobile App on his/her personal mobile device, completed all “know-your-customer” checks required by MoolahGo and received formal approval from MoolahGo on his/her application to register for a user account on the Mobile App and maintained an Active eWallet before the Draw Date.
3. The following categories of persons are not eligible to participate in the Campaign:
 - (a) Permanent and/or contract employees of MoolahGo and its associates and/or affiliates, and their immediate family members are not eligible to participate in the Campaign.
 - (b) All agencies and/or service providers engaged by MoolahGo (including but not limited to advertising agencies, promotions agencies, printing companies, event management agencies and any persons assisting or who are involved in the Campaign) and their permanent and/or contract employees.
 - (c) The immediate family members (i.e. spouses, children, parents, brothers and sisters) of the foregoing persons in paragraphs (a) to (b) above.

4. MoolahGo has sole discretion to determine the eligibility of Participants. Such determination shall be final and conclusive and MoolahGo is not obliged to give any reason for its determination.

Qualifying Period

5. The qualifying period of the Campaign shall be from **00:00 on 1st July 2021 to 23:59 on 30th November 2021**, or the date when all available Entries have been granted to the Participants, whichever is earlier (the “**Qualifying Period**”)
6. MoolahGo has the sole discretion to change the Qualifying Period.

Qualifying Entries

7. A Migrant Worker and/or an Employer who perform any of the following qualifying activities during the Qualifying Period will receive the corresponding number of entries (“**Entries**”) for the Campaign:

<u>Qualifying Activity</u>	<u>Number of Entries Awarded to Migrant Worker</u>	<u>Number of Entries Awarded to Employer</u>
Registration as a new Registered User on the Mobile App.	5	-
Each referral resulting in a new person successfully signing up as a new Registered User on the Mobile App.	15	-
Every amount of SGD 100 in a Qualifying Transaction made under the Migrant Worker’s Active eWallet.	10	-
Every amount of SGD 100 in a Qualifying Transaction made under the Migrant Worker’s Active eWallet and paid via Bank Transfer from the Employer’s bank account.	10	10

For example, if there is a Qualifying Transaction of the amount of SGD 250 made under the Migrant Worker’s Active eWallet and paid via Bank Transfer from the Employer’s bank account, the Migrant Worker and the Employer will each receive 20 Entries.

8. For the purposes of the table above:
 - (a) “**Qualifying Transaction**” means a unique cross-border remittance transaction of not less than SGD 100 made under the Registered User’s Active eWallet and subject to MoolahGo’s Terms of Use accessible at <https://www.moolahgo.com/index.php/view/tosapp>, which is incorporated into these terms and conditions by reference. MoolahGo has sole discretion in determining whether a remittance transaction constitutes a Qualifying Transaction.
 - (b) “**Bank Transfer**” means the electronic transfer of Singapore Dollar funds from a bank account in Singapore maintained by an Employer to MoolahGo’s Singapore Dollar bank account in Singapore.
 - (c) “**Moolahgo eWallet Balance**” means the balance on the Registered User’s eWallet, which must be not less than SGD 100 as prior to any Qualifying Transaction.

9. Within five (5) business days following the successful completion of a Qualifying Transaction (as determined in the sole discretion of MoolahGo), the Participant who completed the Qualifying Transaction will receive an email from MoolahGo containing the unique random number generated for the successful Entries allotted to the Participant for the Qualifying Transaction. The Entries are non-transferrable.
10. The maximum number of available Entries that can be granted to all Participants in this Campaign is one million (1,000,000). No Entries will be granted for any Qualifying Transaction performed outside of the Qualifying Period.
11. The Participants acknowledge and agree that the number of Entries granted to each Participant does not guarantee any outcome of the Campaign.

Prizes

12. The Campaign comprises the Special Draw and the Grand Draw.
13. Special Draw Prizes
 - (a) There is a total of three Special Draw Prizes for the Special Draw, with each prize to be given to ten (10) unique winners.
 - (b) All Participants with at least one Entry are eligible to enter into the Special Draw. Each Entry entitles a Participant to one (1) chance to win any of the Special Draw Prizes as follows:

<u>Category</u>	<u>Special Draw Prize</u>	<u>Number of Winners</u>
Prize 1	SGD 1,000	10
Prize 2	SGD 750	10
Prize 3	SGD 500	10

- (c) Each Participant is permitted to win only one (1) Special Draw Prize, regardless of the category. If a Migrant Worker wins a Special Draw Prize in any category, his Employer will still be eligible for the same category provided that the Employer has not won any Special Draw Prize.
14. Grand Draw Prize
 - (a) There will be one (1) winner of the Grand Draw Prize.
 - (b) **TAKE NOTICE THAT only Migrant Workers and not their Employers** are eligible for the Grand Draw Prize. A Migrant Worker who has been drawn as a winner for any category of prizes in the Special Draw will remain eligible for the Grand Draw.

<u>Grand Draw Prize</u>	<u>Number of Winners</u>
SGD 20,000	1

Conduct of the Draw

15. The drawing of the winners for the Special Draw and the Grand Draw shall be conducted on **13th December 2021, 12:00 ("Draw Date")** at 6 Shenton Way, #12-08A, OUE Downtown 2, Singapore 068809 and shall be open to the public (subject to prevailing laws, regulations and restrictions on events open to the public). MoolahGo reserves the sole and absolute discretion to change the Draw Date and Venue.

16. MoolahGo shall draw the winners of the Special Draw and the Grand Draw at random.
17. The outcomes of the Special Draw and the Grand Draw are final and conclusive. Any request for appeal or review received by MoolahGo will not be entertained.
18. MoolahGo reserves the sole and absolute discretion to disqualify any Participants deemed ineligible for the Campaign and is not obliged to give any reason therefore.

Notification of Prize Winners

19. All winners will be notified by email by 7th January 2022 (“**Notification**”), and the results of the Special Draw and the Grand Draw shall be made available on the MoolahGo’s webpage accessible at <https://www.moolahgo.com/luckydrawresult.html> by 14th January 2022. If the Draw Date is postponed, the date of the Notification and the publication of the results may be postponed.

Collection of Prizes

20. Special Draw Prizes

- (a) Each Special Draw Prize will be paid into the Active eWallet or designated Singapore Dollar bank account maintained by the winner of the Special Draw Prize in Singapore.
- (b) All winners of the Special Draw Prizes must, within 2 months from the date of the Notification made by MoolahGo, inform MoolahGo via email if the prize is to be paid to their Active eWallet or their designated Singapore Dollar bank account in Singapore, failing which MoolahGo shall regard the winner as having forfeited the prize, and may, in its sole and absolute discretion, dispose of the prize as it deems fit.

21. Grand Draw Prize

- (a) The winner of the Grand Draw Prize must remit no less than 80% of the Grand Draw Prize to his immediate family members in his home country via his Active eWallet at MoolahGo’s applicable rates and subject to MoolahGo’s applicable fees for remittance as at the material time.
- (b) The winner must, within 2 months from the date of the Notification made by MoolahGo, inform MoolahGo of the percentage of the Grand Draw Prize to be remitted to his family members in accordance with paragraph (a) above. MoolahGo shall transfer such percentage of the Grand Draw Prize to the winner’s Active eWallet and the winner must, on the same day of receipt of the amount, effect the remittance of the same amount in accordance with paragraph (a).
- (c) MoolahGo shall pay the remaining 20% (or less) of the Grand Draw Prize to the Active eWallet account or a Singapore Dollar bank account maintained by the winner in Singapore.

22. All winners of the Special Draw Prizes and the Grand Draw Prize must, if requested by MoolahGo, produce proof of identity (identification card, passport or work pass with photo identification) before prizes are paid out.

23. Prizes are non-transferable and non-exchangeable for other items. MoolahGo has sole and absolute discretion to, at any time and without prior notice, replace or substitute any of the Special Draw Prizes or the Grand Draw Prize with one or more prize alternatives of similar value (other than cash).

24. The receipt by any winner of any prize under the Campaign is conditional upon compliance with any and all applicable laws and regulations of Singapore.

Limitation of Liability

25. To the fullest extent permitted by applicable law, MoolahGo shall not be responsible for any and all damages, loss, injuries or disappointment incurred or suffered by any Participant arising from, as a result of or in connection with the Campaign howsoever arising, including without limitation, participation in the Campaign, the outcome of the Special Draw and the Grand Draw, any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected and/or lost in transmission, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise.
26. For the avoidance of doubt, MoolahGo reserves the sole and absolute right to cancel, terminate or suspend this Campaign or any part thereof, and any exercise of this right by MoolahGo shall not entitle any party to any claim or compensation against MoolahGo for any and all losses or damage suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
27. By participating in the Campaign, each Participant agrees that MoolahGo, its subsidiaries, affiliates, directors, officers, employees, agents and/or representatives shall not be held liable for any damages, loss, injuries or disappointment incurred or suffered by any Participant arising from, as a result of or in connection with the Campaign howsoever arising, including without limitation, participation in the Campaign, the outcome of the Special Draw and the Grand Draw, any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected and/or lost in the post, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise.

Use of Personal Information

28. By participating in this Campaign, each Participant hereby consents to:
- (a) the collection, processing, use, disclosure, transfer and retention of the Participant's personal data to give full effect to the Campaign and the purpose of informing the winner(s) and/or the public of the winner(s) of the Special Draw and the Grand Draw, including but not limited to sending the Notification, announcing the name of the winner(s), and/or releasing a photograph of the winner(s) for publicity;
 - (b) the use of the Participant's name and/or likeness without compensation, for MoolahGo's promotional and marketing purposes in all forms and manner on all mediums and platforms; and
 - (c) the use of the information in association with the Participant's User account in the Campaign without compensation, for MoolahGo's promotional and marketing purposes.
29. Each Participant warrants that, with respect to any personal information disclosed to MoolahGo pursuant to or in connection with the Campaign, the Participant is authorised to disclose such personal information, and such disclosure complies with all applicable privacy laws in Singapore and the purposes of the use by MoolahGo of such personal information as contemplated in the Campaign and stated under these Terms and Conditions.
30. The participation in the Campaign by the Participant is subject to MoolahGo's privacy policy accessible at <https://www.moolahgo.com/index.php/view/privacy>, which is incorporated into these terms and conditions by reference.

General Terms

31. MoolahGo reserves the right at its absolute discretion to terminate the Campaign or vary, delete, add to any of these terms and conditions from time to time without prior notice.
32. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore and the Participants irrevocably submit to the non-exclusive jurisdiction of the Singapore Courts in connection with any dispute or claim arising out of or in connection with.
33. A person who is not a party named under these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53) to enforce any provision of these terms and conditions.
34. By entering into this Campaign, the Participants have read, understand and agree to be bound by these terms and conditions and the decisions of the MoolahGo in conducting the Campaign without limitation or qualification. The Participants further agree that all decisions of MoolahGo shall be final and conclusive.