

TERMS & CONDITIONS FOR X'MAS PROMOTION FOR NEW MOOLAHGO APP USERS

The X'Mas Promotion (the "Promotion") for NEW moolahgo app users is a promotion organized by Moolahgo Pte Ltd ("moolahgo") and subject to these terms and conditions.

By participating in this Promotion, all participants shall be deemed to have accepted and agreed to be bound by these Terms and Conditions and all decisions of moolahgo, which shall be final and binding in all respects.

1) Eligibility

- Only new moolahgo app users (the "Participants") are eligible to participate in this Promotion.
- Participants must have downloaded and signed up the moolahgo app before or on 31 Dec 2021
- Participants must complete their Identity Verification before or on 31 Dec 2021.
- The Participant's account must be and remain valid and must not for any reason be terminated and/or suspended, during the Promotion Period.

2) Free Remittance Service

- The Free remittance service is valid from 6 months from 4 Dec 2021 to 3 Jun 2022.
- After which, the prevailing remittance fees will apply.

3) Verification

- Moolahgo reserves the right to request for the participant's proof of identity for the purposes of verifying that Participant's eligibility to receive the remittance fees waiver. Verification will be conducted by moolahgo in Dec 2021 – Jan 2022 for Participants to provide supporting documents to prove eligibility.
- In the absence of such verification as requested, moolahgo shall be entitled in its discretion to disqualify the participant from the Promotion, and the participant shall have no claim whatsoever against moolahgo in such event.
- Moolahgo reserves the right to apply prevailing remittance fees for the account holder should the Participant be disqualified from the Promotion.

4) Qualifying Period

- The Qualifying Period of the Promotion shall be from 00:00 on 4th Dec 2021 to 23:59 on 3rd Jun 2022.
- Moolahgo has the sole discretion to change the Qualifying Period.

5) Use of Personal Information

- 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 Promotion, including but not limited to the purposes of administering the participants' registration, verification of eligibility, organising and promoting the Promotion.
 - (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 Promotion without compensation, for Moolahgo's promotional and marketing purposes.
- The participation in the Campaign by the Participant is subject to Moolahgo's privacy policy accessible at <https://www.moolahgo.com/policy/>, which is incorporated into these terms and conditions by reference.

6) General

- These Terms shall be subjected 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.
- 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.