



THE 3RD SG MIGRANT WORKER ANNUAL GRAND DRAW

TERMS AND CONDITIONS OF LUCKY DRAW

These terms and conditions ("Terms & Conditions") shall apply to the Year 2023 "Singapore Migrant Worker Lucky Draw" ("Lucky Draw") organised by Moolahgo Pte. Ltd. ("Moolahgo") and is open to all qualifying participants who are Migrant Workers (collectively, the "Participants" and individually, a "Participant") and Registered Users of the Mobile App.

By registering or taking part in this Lucky Draw, you agree to be bound by these Lucky Draw Terms and Conditions and the decisions of Moolahgo in relation to and in connection with this Lucky Draw.

1. DEFINITIONS

For the purposes of this Lucky Draw:

- a) "**Migrant Worker**" means, as at the Draw Date, a migrant worker (including migrant domestic workers) from Bangladesh, Indonesia, India, Philippines, Sri Lanka or Thailand employed in Singapore under a valid work permit issued by the Ministry of Manpower of Singapore (MOM) under the "Skilled and Semi-Skilled Workers" Category as defined by MOM, and who is a Registered User with an Active eWallet.
- b) "**Active eWallet**" means the eWallet linked to the Registered User's account on the Mobile App, which must meet the following criteria:
 - (i) eWallet App refers to the Moolahgo App that is registered with a Singapore mobile number; and
 - (ii) The Registered User must have, during the Qualifying Period, performed at least one (1) cross-border remittance transaction via his/her eWallet; and
 - (iii) The Registered User's eWallet must not be blocked or suspended on the Draw Date (defined below in 6(a)).
- c) "**Mobile App**" means the mobile application known as "moolahgo" that is made available through application stores.
- d) "**Registered User**" means a person who has installed the Mobile App on his/her personal mobile device with a Singapore registered number, 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.



2. ELIGIBILITY

- a) Participants must be 18 years of age and above (as of the start of the Qualifying Period) and is a Migrant Worker and Registered User of the Mobile App with an Active eWallet.
- b) The following categories of persons are not eligible to participate in the Lucky Draw:
 - (i) 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 Lucky Draw. For the avoidance of doubt, migrant domestic workers employed by them are eligible.
 - (ii) The immediate family members (i.e. spouses, children, parents, brothers and sisters) of the foregoing persons in paragraph (i) above.
- c) 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.

3. QUALIFYING PERIOD

- a) The qualifying period of the Lucky Draw shall be from 00:00 on 1st May 2023 to 23:59 on 31st January 2024, or the date when all available Entries have been granted to the Participants, whichever is earlier (the "Qualifying Period").
- b) Moolahgo has the sole discretion to change the Qualifying Period without prior notice.

4. QUALIFYING ENTRIES

- a) A Migrant Worker who performs any of the following qualifying activities during the Qualifying Period will receive the corresponding number of entries ("Entries") for the Campaign:

Qualifying Activity	Number of Entries Awarded
Every amount of SGD 100 in a Qualifying Transaction made under the Migrant Worker's Active eWallet.	1
Each Referral resulting in a new person successfully signing up as a new Registered User on the Mobile App with an Active eWallet.	2

- b) For the purposes of the table above:



- (i) **"Qualifying Transaction"** means a single 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>, which is incorporated into these terms and conditions by reference.
 - (ii) Moolahgo has sole discretion in determining whether a remittance transaction constitutes a Qualifying Transaction.
 - (iii) "Referral" means a Registered user voluntarily recruits another person who, prior to the Qualifying Period is not a Registered User of the Mobile App, resulting in the non-Registered User downloading and signing up as a Registered User in the Mobile App using the Referrer's referral code
- c) The Entries are non-transferrable.
- d) The Participants acknowledge and agree that the number of Entries granted to each Participant does not guarantee any outcome of the Lucky Draw.

5. PRIZES

- a) The Lucky Draw comprises the **Bonus Draw** and the **Standard Draw**.
- b) There is a total of three category of prizes for the **Standard Draw**, with each prize to be given to five (5) unique winners.
- (i) All Participants with at least one Entry are eligible to enter the Standard Draw. Each Entry entitles a Participant to one (1) chance to win any of the Standard Draw Prizes as follows:

Category	Standard Draw Prize	Number of Winners
1 st Prize	SGD 500	5
2 nd Prize	SGD 300	5
3 rd Prize	SGD 150	5

- (ii) Each Participant is permitted to win only one (1) Standard Draw Prize, regardless of the category.
- c) There will be one prize for the **Bonus Draw**, given to 1 winner.
- (i) A Participant who has been drawn as a winner for any category of prizes in the Standard Draw will remain eligible for the Bonus Draw.
- (ii) The prize for the Bonus Draw is SGD 10,000.



6. CONDUCT OF THE DRAW

- a) The drawing of the winners for the Standard Draw and the Bonus Draw shall be conducted on 25th February 2024, 10:00am ("Draw Date") at Moolahgo Customer Experience Center (address: 6A Shenton Way, #01-25/26, OUE Downtown Gallery, Singapore 068815) 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.
- b) Moolahgo shall draw the winners of the Standard Draw and the Bonus Draw at random.
- c) The outcomes of the Standard Draw and the Bonus Draw are final and conclusive. Any request for appeal or review received by Moolahgo will not be entertained.
- d) 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.
- e) If Moolahgo discovers that a Winner was not entitled to participate or if a Winner is subsequently disqualified from participating in the Lucky Draw, Moolahgo may at its discretion forfeit the Prize, reclaim it after award and then choose an eventual winner from a redraw or donate the Prize to an approved charitable organisation of Moolahgo's choice.

7. NOTIFICATION OF PRIZE WINNERS

- a) All winners will be notified by phone on their mobile number and Mobile App by 3rd March 2024 ("Notification"), and the results of the Standard Draw and the Bonus Draw shall be made available on the Moolahgo's webpage accessible at <https://www.moolahgo.com> by 3rd March 2024.
- b) If the Draw Date is postponed, the date of the Notification and the publication of the results may be postponed accordingly.

8. COLLECTION OF PRIZES

- a) Collection of Standard Draw Prizes
 - (i) Each Standard Draw Prize will be paid into the Active eWallet maintained by the winner of the Standard Draw Prize in Singapore.
 - (ii) All winners of the Standard Draw Prizes must, within 2 months from the date of the Notification made by Moolahgo, agree on a date with Moolahgo to redeem the prize, 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.



b) Collection of Bonus Draw Prize

- (i) All lucky draw prizes shall be paid into the Active eWallet account of the winner.
- (ii) The winner of the Bonus Draw Prize must remit no less than 80% of the Bonus Draw Prize to his immediate family members in his/her home country at Moolahgo's applicable rates and subject to Moolahgo's applicable fees for remittance as at the material time.
- (iii) The winner must, within 2 months from the date of the Notification made by Moolahgo, inform Moolahgo of the percentage of the Bonus Draw Prize to be remitted to his family members in accordance with paragraph (i) above. Moolahgo shall transfer such percentage of the Bonus Draw Prize to the winner's choice of bank account in his/her home country and the winner must, on the same day of receipt of the amount, effect the remittance of the same amount in accordance with paragraph 8b(i).

c) All winners of the Standard Draw Prizes and the Bonus Draw Prize must present their personal identification (work permit or passport) with details matching the Participant's personal identification details at the Moolahgo Customer Experience Center (address: 6A Shenton Way, #01-25/26, OUE Downtown Gallery, Singapore 068815) in person to redeem the Prize. If a Winner fails to produce the required personal identification documents, his/her respective prize will be forfeited (without any liability on the part of Moolahgo to any person).

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

e) The receipt by any winner of any prize under the Lucky Draw is conditional upon compliance with any and all applicable laws and regulations of Singapore.

9. LIMITATION OF LIABILITY

a) 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 Lucky Draw howsoever arising, including without limitation, participation in the Lucky Draw, the outcome of the Standard Draw and the Bonus 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.



- b) For the avoidance of doubt, Moolahgo reserves the sole and absolute right to cancel, terminate or suspend this Lucky Draw 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.
- c) By participating in the Lucky Draw, 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 Lucky Draw howsoever arising, including without limitation, participation in the Lucky Draw, the outcome of the Standard Draw and the Bonus 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.

10. USE OF PERSONAL INFORMATION

- a) By participating in this Lucky Draw, each Participant hereby consents to:
 - (i) the collection, processing, use, disclosure, transfer and retention of the Participant's personal data to give full effect to the Lucky Draw and the purpose of informing the winner(s) and/or the public of the winner(s) of the Standard Draw and the Bonus Draw, including but not limited to sending the Notification, announcing the name of the winner(s), and/or releasing photographs/videos of the winner(s) for publicity;
 - (ii) 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
 - (iii) the use of the information in association with the Participant's User account in the Lucky Draw without compensation, for Moolahgo's promotional and marketing purposes.
- b) Each Participant warrants that, with respect to any personal information disclosed to Moolahgo pursuant to or in connection with the Lucky Draw, 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 Lucky Draw and stated under these Terms and Conditions.



- c) The participation in the Lucky Draw 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.

11. PHOTO & VIDEO RELEASE CONSENT

- a) By participating in this Lucky Draw, each Participant hereby consents to:
- (i) Grant permission to Moolahgo Pte Ltd the rights of Participant's image, in video or in still, and of the likeness and sound of the Participant's voice as recorded on audio or video without payment or any other consideration.
 - (ii) Grants Moolahgo Pte Ltd to reproduce any portion of the photo images and video recordings listed below that have been taken by the Participants or Moolahgo Pte Ltd for the purpose of SELF USE and or SELF PROMOTION publications without any compensation or recognition given to the Participants.

Photographic, audio or video recordings may be used for ANY USE which may include but is not limited to:

- Promotional Materials;
 - Presentations & Events;
 - Advertisements;
 - News & Media Release;
- (iii) Waive the right to inspect or approve the finished product wherein each Participant's likeness appears or when the Participants' image may be reproduced, edited, copied, exhibited, published or distributed.
 - (iv) Grant creative permission to Moolahgo to alter the photograph(s) and video(s) and understand that this permission signifies that photographic or video recordings may be electronically displayed via the Internet or in the public setting.
 - (v) Waive any right to royalties or other compensation arising or related to the use of the Participants' images or recordings which may be used in diverse settings within an unrestricted geographic area. There is no time limit on the validity of this release nor is there any geographic limitation on where these materials may be distributed.

12. GENERAL TERMS

- a) Moolahgo reserves the right at its absolute discretion to terminate the Lucky Draw or vary, delete, add to any of these terms and conditions from time to time without prior notice.



- b) 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.
- c) 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.
- d) By entering into this Lucky Draw, the Participants have read, understand and agree to be bound by these terms and conditions and the decisions of the Moolahgo in conducting the Lucky Draw without limitation or qualification. The Participants further agree that all decisions of Moolahgo shall be final and conclusive.