

neoBank Referral Promotion

Terms & Conditions

These terms and conditions (“**Terms and Conditions**“) shall apply to the “**neoBank Referral Promotion**” organized by Moolahgo Pte. Ltd. (“**Moolahgo**”). By participating in the **Promotion**, you confirm that you accept these **Terms and Conditions** and agree to comply with them.

1. Definitions and Interpretation

In these **Terms and Conditions**, the following words and expressions shall have the following meanings:

- A. “Moolahgo neoBank” refers to Moolahgo’s web portal that is accessible at the website URL: <https://neobank.moolahgo.com>
- B. “**Referrer**” means anyone:
 - a. of at least 18 (eighteen) years of age as at the time of the submission of the “**Referral Form**” as defined in Section 2.A., and
 - b. who completes the **Referral Form**.
- C. “**Referee**” means any corporation or company that is currently not a user of **Moolahgo neoBank**. **Referees** must be approved and successfully onboarded by **Moolahgo**.
- D. “**Eligible Payment Transactions**” means one or more payment transactions involving currency exchange totaling an aggregate amount of at least SGD 250,000 (or an equivalent amount in a different currency or currencies) by the **Referee**, using **Referee's Moolahgo neoBank** account, within 90 (ninety) calendar days from the date of its **neoBank** account being opened. For the avoidance of doubt, the following will not constitute **Eligible Payment Transactions**:
 - a. withdrawals or transfers from the **Referee’s neoBank account** to the **Referee’s** own or related party account. Related party account refers to a **neoBank** account wallet or external account that belongs to a parent, subsidiary, branch or associate of the **Referee**;
 - b. a top-up of funds to a **neoBank** customer’s account or Wallet;
- E. “**Promotion Period**” means the period beginning on 9 September 2025 and ending on 31 December 2025 (both days, inclusive).
- F. “**SIAC**” means the Singapore International Arbitration Centre;

- G. “**neoBank Terms of Use**” means all the prevailing terms and conditions, including the privacy policies, governing the **neoBank** account service provided by **Moolahgo** as provided in the website: <https://www.moolahgo.com/terms-of-use/>

2. Description of the Promotion

- A. During the **Promotion Period**, a **Referrer** will be directed to complete the **Referral Form** found at the URL <https://forms.gle/GkoSSzHwAC2YoJs49>
- B. If the **Referrer** and **Referee** satisfies the **Reward Criteria** as set out in Sections 3 and 4, they may be eligible to receive their rewards.

3. Referrer’s Reward

- A. A **Referrer** may be eligible to receive a cash bonus reward of SGD 80 (eighty) for each successful **Referral**, provided:
- a. the **Referrer** completes the **Referral Form** within the **Promotion Period**; and
 - b. the relevant **Referee** is not an existing **neoBank** customer and has not applied for a **neoBank** account prior to the date of the **Referral**; and
 - c. the relevant **Referee** successfully registers for a new **neoBank** account and completes **neoBank’s** authentication and review process; and
 - d. the relevant **Referee** makes one (1) or more **Eligible Payment Transaction(s)**.
- (collectively, the “**Referrer’s Reward Criteria**“).
- B. The **Referrer’s Reward** shall be credited to the **Referrer’s** active **moolahPAY** e-Wallet by the final working day of the month following the month in which the **Referee** satisfies the **Referee’s Reward Criteria**. Such **moolahPAY** e-Wallet must:
- a. be registered to a Singapore mobile number, and
 - b. be active and functioning, and
 - c. not be suspended, canceled, and/or terminated at the time the **Referrer’s Reward** is credited to such account.
- C. **Moolahgo** has the sole discretion to delay or cancel the crediting of the **Referrer’s Reward**, for any reason that it deems appropriate, including for the purpose of assessing the eligibility of the relevant **Referrer**.
- D. The **Referrer** does not act on behalf of **Moolahgo** in any capacity. As such, the **Referrer** is not authorized to and cannot:

- a. provide advice with regards to **Moolahgo's** products or services, which includes making recommendations or statements of opinion which are intended to influence, or which could reasonably be regarded as being intended to influence, the **Referee** in making a decision in relation to **Moolahgo's** products or services;
 - b. be involved in conduct that is misleading or deceptive, or likely to mislead or deceive, in relation to **Moolahgo's** products or services;
 - c. deal in any financial products or services on behalf of **Moolahgo**; and
 - d. arrange for a **Referee** to deal in **Moolahgo's** products or services.
- E. Each opening of a **neoBank** account and each foreign exchange (“**FX**”) and payment transaction is subject to standard compliance requirements and due diligence by **Moolagho**.
- F. Each **Referrer** warrants that:
 - a. it is fully authorized, and legally able, to participate in the **Promotion** according to the laws and regulations applicable to it;
 - b. it is not referring a company, organization, corporation or other entity of which the **Referrer** is itself related to, in the capacity as shareholder, Director, CEO or other Executive capacity;
 - c. to the best of its knowledge, all information disclosed by it to **Moolahgo** is complete, true and accurate;
 - d. it consents to participate in the **Promotion** in the capacity of **Referrer** and consents to the use and sharing of its personal data in accordance with **Moolahgo's** Privacy Policy and applicable laws for the purpose of the **Promotion**; and
 - e. it will not use the **Promotion** in any way that **Moolahgo** (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect or to 'game the system'.
- G. The **Referrer's Reward** is not transferable or exchangeable for credit, products, or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable.
- H. Should **Moolahgo** determine, in its sole discretion, that a **Referrer** is not eligible to receive the **Referrer's Reward** or to participate in the **Promotion** for any reason (including but not limited to a breach of these **Terms and Conditions** or any applicable laws or regulations, improper use of any information relating to the **Promotion**, fraud, attempted fraud, or any other illegal or illegitimate

activity), or where **Moolahgo** has knowledge of subsequent events which would mean that the **Referrer** would not have been entitled to receive the **Referrer's Reward** (including but not limited to where the transactions of the **Referee** were reversed, refunded or charged back), **Moolahgo** has the right to disqualify such **Referrer** and shall not be liable to any such **Referrer**. **Moolahgo** further reserves the right to claw back the **Referrer's Reward** or to deduct the value of the **Referrer's Reward** from the **Referrer's moolahPAY** e-Wallet.

4. Referee's Reward

- A. A **Referee** will be entitled to receive a cash bonus reward of SGD 80 (eighty) into his/her personal **moolahPAY** account e-Wallet ("**Referee's Personal Reward**"), and SGD 80 (eighty) into **Referee's** Business **neoBank** account wallet ("**Referee's Business Reward**"), provided that it successfully:
- a. registers for a new **neoBank** account;
 - b. completes **Moolahgo's** authentication and review process; and
 - c. carries out one (1) or more **Eligible Payment Transaction(s)**
 - d. maintains an active **moolahPAY** e-Wallet, into which the **Referee's Personal Reward** can be credited.

(collectively, the "**Referee's Reward Criteria**").

- B. The **Referee's Reward** shall be credited to the **Referee's** personal **moolahPAY** e-Wallet and business **neoBank** account Wallet by the final working day of the month following the month in which the **Referee** satisfies the **Referee's Reward Criteria** and successfully passes **neoBank's** review process. Such **moolahPAY** e-Wallet and **neoBank** account Wallet must be valid, open and functioning, and must not be suspended, canceled, and/or terminated, at the time the **Referee's Reward** is credited to such account.
- C. Should **Moolahgo** determine, in its sole discretion, that a **Referee** is not eligible to receive the **Referee's Reward** or to participate in the **Promotion** for any reason (including but not limited to a breach of these **Terms and Conditions** or any applicable laws or regulations, improper use of any information relating to the **Promotion**, fraud, attempted fraud, to 'game the system' or any other illegal or illegitimate activity), or where **Moolahgo** has knowledge of subsequent events which would mean that the **Referee** would not have been entitled to receive the **Referee's Reward** (including but not limited to where the transactions of such **neoBank** customer or **Referee** were reversed, refunded or charged back), **Moolahgo** has the right to disqualify such **Referee** and shall not be liable to any such **Referee**. **Moolahgo** further reserves the right to claw back the value of the

Referee's Personal and Business Rewards or to deduct the value of the **Referee's** Personal Reward from the **Referee's** moolahPAY e-Wallet and/or neoBank Account Wallet.

5. Further Terms

- A. **Moolahgo** reserves the right to, in its sole discretion, determine and/or decide all matters relating to or arising in connection with the **Promotion** and/or these **Terms and Conditions** without prior notice. Any such determination and/or decision will be final and binding.
- B. To the extent permitted by applicable law, **Moolahgo** reserves the right to amend the terms of the **Promotion**, and/or to suspend or cancel the **Promotion** at any time, without liability to any party. **Moolahgo** also reserves the right to extend the **Promotion Period** in its discretion and these **Terms and Conditions** shall apply to any such extended **Promotion Period**. Any amendments to the **Promotion** will be published on the **Promotion** webpage and/or notified to participants in an appropriate manner. Following any change or amendment to these **Terms and Conditions**, your continued participation in the **Promotion** constitutes your acceptance of the amended **Terms and Conditions** and the **Promotion** in force at that time.
- C. Each opening of a **neoBank** account and each payment transaction is subject to **Moolahgo's** standard compliance and due diligence requirements.
- D. Each participant in the **Promotion** warrants that:
 - a. it is legally able to participate in the **Promotion** according to the laws and regulations applicable to it, and that it is fully authorized to do so;
 - b. to the best of its knowledge, all information disclosed by it to **Moolahgo** is complete, true and accurate;
 - c. it consents to participate in the **Promotion** in the capacity of participant;
 - d. it consents to the use and sharing of its personal data by **Moolahgo** in accordance with **Moolahgo's** Privacy Policy and applicable laws, and the sharing of its personal data within **Moolahgo**, for the purposes of the **Promotion**; and
 - e. it will not use the **Promotion** in any way that **Moolahgo** (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect.

- E. Persons participating in the **Promotion** shall bear all expenses (including any tax liability) arising from and/or in connection with participating in the **Promotion**.
- F. **Severability:** Any clauses in these **Terms and Conditions** determined by any court or other competent authority to be unlawful and/or unenforceable will be treated as severed from these **Terms and Conditions** and will not invalidate other clauses of these **Terms and Conditions**, which will continue in full effect.
- G. **Third Party Rights:** These **Terms and Conditions** are made for the benefit of participants of the **Promotion**, and are not intended to benefit any third party or be enforceable by any third party.
- H. **Moolahgo** reserves the right, at its sole discretion, to refuse a claim in connection with the **Referrer's Reward** or the **Referee's Reward**, if it has reasonable grounds to believe that any relevant participant has:
- a. breached these **Terms and Conditions**;
 - b. misused **Moolahgo's** intellectual property rights including trademarks and/or materials;
 - c. made any misrepresentations (negligently or fraudulently);
 - d. abused the **Promotion**; and/or
 - e. engaged in any illegal or criminal activity including fraud in connection with the **Promotion** or any application for **neoBank** services.
- I. The **moolahPAY** and **neoBank** accounts **Terms of Use** shall apply to existing users and are to be read together with these **Terms and Conditions**. Please refer to the **moolahPAY** and **neoBank Terms of Use** for further information. In the event of any conflict or inconsistency between these **Terms and Conditions** and any of the **moolahPAY** and **neoBank Terms of Use**, these **Terms and Conditions** shall prevail only to the extent of matters relating to the **Promotion**. In the event of any conflict or inconsistency between these **Terms and Conditions** and any terms set out in any marketing materials prepared for the **Promotion**, these **Terms and Conditions** shall prevail. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, **Moolahgo** makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- J. To the fullest extent permitted by applicable law, under no circumstances will **Moolahgo** or any of its affiliates be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, incidental, special, consequential, exemplary, or punitive damages, each of which is excluded by agreement between **Moolahgo** and you regardless of whether such damages were foreseeable or whether **Moolahgo** or any person has been

advised of the possibility of such damages. In no event shall **Moolahgo**, its affiliates, agents, representatives, directors, officers, or employees be liable for any act or omission resulting from circumstance beyond their reasonable control. To the fullest extent permitted by applicable law, you hereby waive any and all rights to bring any claim or action related to the **Promotion** beyond one (1) year from the first occurrence of the act, event, condition or omission on which such claim or action is based.

- K. **Governing law and dispute resolution:** Any dispute arising out of or in connection with these **Terms and Conditions** and/or the **Promotion**, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration administered by the **SIAC** in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("**SIAC Rules**") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of one arbitrator. The language of the arbitration shall be English. These **Terms and Conditions** shall be governed by and construed in accordance with the laws of Singapore.
- L. For any questions, please email to marketing@moolahgo.com