



## HOME2026 EXISTING USER REFERRAL PROMOTION TERMS & CONDITIONS

This Promotion (the "Promotion") is for existing moolahPAY app users who refer three friends to successfully register and use moolahPAY during the Promotion period. The Promotion is organized by Moolahgo Pte Ltd ("Moolahgo") and is 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 existing moolahPAY app users (the "Participants") who have Active moolahPAY eWallets are eligible to participate in this Promotion.
- Participants must refer their friends using their personalised Referral Code. This [video](#) in English, and [video](#) in Bahasa Indonesia, will show you how to obtain your personalised Referral Code.
- The new users (the "Referees") referred by the Participant must be first-time users to the moolahPAY app and not have previously registered with a different mobile number, which would render them ineligible as Referees.
- Each of the three Referees must have:
  - I. installed the moolahPAY app on his/her personal mobile device with a Singapore registered number
  - II. completed all "know-your-customer" (KYC) checks required by Moolahgo
  - III. received formal approval from Moolahgo on his/her application to register for a user account on the moolahPAY app, and
  - IV. successfully completed at least one remittance to a foreign bank account or one transfer to a foreign eWallet, of minimum S\$10.00, before the end of the Promotion Periodto successfully qualify as a Referee.
- Referees who require assistance with registration, are invited to book an appointment via Moolahgo's Customer Service (WhatsApp message only): +65 8898-0978 (10.00am – 6.00pm daily, excluding public holidays), for Sundays between 10.00am and 3.00pm, to apply for full-KYC verification in person at Moolahgo's Customer Experience Centre, at 6A Shenton Way, #01-25/26 OUE Downtown Gallery, Singapore 068815.
- Participants who refer three fully-qualified Referees during the Promotion Period will be entitled to the S\$20.00 credit to the moolahPAY eWallet.
- 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) S\$20.00 Credit

- Eligible participants will obtain S\$20.00 credit into their Active moolahPAY eWallet upon completion of Verification by Moolahgo in April 2026.
- Participants can use the S\$20.00 credit for remittance to receivers' foreign bank accounts.

3) Verification

- Moolahgo reserves the right to request for the Participant's proof of identity for the purposes of verifying the Participant's eligibility to receive the S\$20.00 credit in their eWallet. Verification will be conducted by Moolahgo in April 2026 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.

4) Promotion Period

- The Promotion Period of the Promotion shall be from 18<sup>th</sup> Jan 2026 to 31<sup>st</sup> Mar 2026.
- Moolahgo has the sole discretion to change the Promotion 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.