



HOME2026 NEW USER PROMOTION TERMS & CONDITIONS

This Promotion (the “Promotion”) is for new moolahPAY app users who have registered using the “HOME2026” Referral Code. 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 new moolahPAY app users (the “Participants”) who have not registered with moolahPAY prior are eligible to participate in this Promotion.
- moolahPAY app users who register with a different mobile number are ineligible for this Promotion.
- Participants must have installed the moolahPAY app on his/her personal mobile device with a Singapore registered number, completed all “know-your-customer” (KYC) checks required by Moolahgo and received formal approval from Moolahgo on his/her application to register for a user account on the moolahPAY app and maintained an Active eWallet as of the end of the Promotion Period.
- 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\$5.00 Credit

- Eligible participants will obtain S\$5.00 credit into their Active moolahPAY eWallet within seven working days after the end of the Promotion Period.
- S\$5.00 credit is only to be used for remittance to foreign bank accounts.
- S\$5.00 credit is limited to first 500 new users who complete full KYC checks and verification before the end of the Promotion Period.

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\$5.00 credit in their eWallet.
- 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 shall be from 18th Jan 2026 to 31st Jan 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.