



moolahPAY 2026 NATIONAL DAY REFERRAL PROMOTION Terms and Conditions

These terms and conditions (“**Terms and Conditions**”) shall apply to the “**moolahPAY 2026 National Day Referral Promotion**” (hereto known as the “**Promotion**”), as 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. “**moolahPAY**” refers to Moolahgo’s digital wallet application downloadable from <https://onelink.to/fgy48r>
- B. “**Referrer**” refers to any existing registered user of **moolahPAY** holding an **Active eWallet** who, for the purposes of this **Promotion**, refers a new user to **moolahPAY**, using the **Referrer’s** personalized referral code found in the **moolahPAY** app. (This [video](#) depicts how the personalized referral code can be obtained from the **moolahPAY** app.
- C. “**Active eWallet**” refers to the moolahPAY existing registered user’s eWallet that must not be blocked or suspended during the **Promotion Period** and at the time of the **Reward** being credited.
- D. “**Referee**” refers to any person who is not an existing **moolahPAY** user and has not previously registered with **moolahPAY** using a different mobile number. A person qualifies as a **Referee** only if, within the **Promotion Period**, he/she:
 - a) installs **moolahPAY** on a personal mobile device with a Singapore-registered mobile number,
 - b) completes all know-your-customer (KYC) checks required by **Moolahgo**,

- c) receives formal approval from **Moolahgo** to hold a verified **moolahPAY** account.

Referee thereafter is required to complete the **Qualifying Transaction** within one month of the end of the **Promotion Period** (30 September 2026), for the **Referral** to be deemed successful.

- E. “**Qualifying Transaction**” means a remittance to a foreign bank account, or transfer to a foreign e-Wallet, of minimum SGD 200.00, from the **Referee’s moolahPAY** mobile eWallet, completed within one month after the end of the Promotion Period.
- F. “**Reward**” refers to the SGD 10.00 credit that the **Referrer** receives for each successful **Referral**. The **Reward** will be credited to the **Referrer’s moolahPAY Active eWallet**. The **Reward** can be used for remittance to a foreign bank account only. Use of the **Referrer’s Reward** is governed by **Moolahgo’s** Terms of Use as found at <https://www.moolahgo.com/terms-of-use/>
- G. “**Promotion Period**” means the period beginning on 1 August 2026 and ending on 31 August 2026 (both days, inclusive). **Moolahgo** has the sole discretion to change the **Program Period**.

2. Description of the Promotion

- A. A **Referrer** who a successful **Referral** is entitled to a **Reward** of **SGD 10.00**, to be credited to the **Referrer’s moolahPAY Active eWallet**.
- B. **Referrers** can make unlimited **Referrals** during the **Promotion Period**. However, **Rewards** will be awarded only for the **first 500 successful Referrals** during the **Promotion Period**. Once 500 successful **Referrals** have been achieved, no further **Rewards** will be issued, regardless of when the **Referral** and **Qualifying Transaction** was made.
- C. Moolahgo’s regular rewards for referrals still apply. For more information, refer to <https://www.moolahgo.com/faq/how-do-i-earn-m-coins/> for more information.
- D. All **Referrals** are deemed successful only upon completing:

- i. **Referral** via the **Referrer's moolahPAY** Personalized Referral Code (This [video](#) depicts how the Personalized Referral Code can be obtained from the **moolahPAY** app.)
 - ii. full KYC verification within the **Promotion Period**, and
 - iii. **Qualifying Transaction** within one month from the end of the **Promotion Period** (30 September 2026).
- E. **Rewards** will be credited to **Referrers' moolahPAY Active eWallets** by **15 October 2026**.
- F. **Referees** referred by the **Referrer** must be New Users to **moolahPAY** and not have previously registered with a different mobile number.

3. Verification

Moolahgo reserves the right to request for the **Referrer's** proof of identity for the purposes of verifying **Referrer's** eligibility to receive the credit in their eWallet. Verification will be conducted by **Moolahgo** for the **Referrer** 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 **Referrer** from the **Program**, and the **Referrer** shall have no claim whatsoever against **Moolahgo** in such event.

4. Use of Personal Information

By participating in this **Promotion**, each **Referrer** or **Referee** hereby consents to:

- A. the collection, processing, use, disclosure, transfer and retention of the **Referrer's** or **Referee's** personal data to give full effect to the **Promotion**, including but not limited to the purposes of administering the **Referrer's** or **Referee's** registration, verification of eligibility, organizing and promoting the **Promotion**;
- B. the use of the **Referrer's** or **Referee'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 **Referrer's** or **Referee's neoOne** or **moolahPAY** account in the **Program** without compensation, for **Moolahgo's** promotional and marketing purposes.

The participation in the **Promotion** by the **Referrer** or **Referee** is subject to **Moolahgo's** privacy policy accessible at <https://www.moolahgo.com/policy/>, which is incorporated into these terms and conditions by reference.

5. **General**

These **Terms and Conditions** 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**.