



moolahPAY REFERRAL PROGRAM FOR neoOne USERS (2026)

Terms and Conditions

These terms and conditions (“**Terms and Conditions**”) shall apply to the “**moolahPAY Referral Program for neoOne Users (2026)**” (hereto known as the “**Program**”), as organized by Moolahgo Pte. Ltd. (“**Moolahgo**”). By participating in the **Program**, 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. “**neoOne**” refers to Moolahgo’s web portal that is accessible at the website URL: <https://neoone.moolahgo.com>
- B. “**moolahPAY**” refers to Moolahgo’s digital wallet application downloadable from <https://onelink.to/fgy48r>
- C. “**Referrer**” refers to any representative of the company of the **neoOne** account.
- D. “**Referee**” means anyone who:
 - a. is a current employee of company holding the **neoOne** account that the **Referrer** represents,
 - b. is not an existing user of **moolahPAY**,
 - c. has not previously registered with **moolahPAY** using a different mobile number,
 - d. has installed **moolahPAY** on his/her personal mobile device with a Singapore registered mobile number during the **Program Period** from 1 August 2026 to 1 November 2026.
 - e. has completed all “know-your-customer” (KYC) checks required by **Moolahgo** within the **Program Period**
 - f. has received formal approval from **Moolahgo** on his/her application to hold a verified account on **moolahPAY**

- 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 from the end of the **Program Period** (that is, by **1 December 2026**).
- F. “**Reward**” refers to the SGD 10.00 credit that the **Referrer** receives for each successful **Referral**. (For the avoidance of any ambiguity, any successful **Referral** must include at least one successful **Qualifying Transaction** successfully completed by 1 December 2026). The **Referrer’s Reward** can be credited to either the **Referrer’s** individual **moolahPAY** account, or the **Referrer’s neoOne** company account wallet. 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. “**Program Period**” means the period beginning on 1 August 2026 and ending on 1 November 2026 (both days, inclusive). **Moolahgo** has the sole discretion to change the **Program Period**.
- H. “**SIAC**” means the Singapore International Arbitration Centre;

2. Description of the Promotion

- A. During the **Program Period**, a **Referrer** will be directed to complete the **Referral Form** found at the URL <https://forms.gle/YjEJqkb2ff9nFjsp8>
- B. If the **Referee** satisfies the **Reward** criteria as set out in Section 1.F. above, the **Referrer** may be eligible to receive their rewards.
- C. **Rewards** will only be given out for the first 500 (five hundred) **Referrals** successfully completed, including the completion of the **Qualifying Transaction**.
- D. Only **Referrers** who have active **neoOne** or **moolahPAY** eWallets are eligible to participate in this **Program**.
- E. **Referees** referred by the **Referrer** must be New Users to **moolahPAY** and not have previously registered with a different mobile number.
- F. Each **Referee** must have:

- a. installed **moolahPAY** app on his/her personal mobile device with a Singapore registered mobile number
- b. completed all “know-your-customer” (KYC) checks required by **Moolahgo**,
- c. received formal approval from **Moolahgo** on his/her application to register for a **moolahPAY** user account, and
- d. successfully completed at least one **Qualifying Transaction** by 1 December 2026.

to qualify successfully as a **Referee**.

- G. Both the **Referrer's** and **Referee's** account must be and remain valid and must not for any reason be terminated and/or suspended before 1 December 2026.
- H. **Referrer** must submit list of **Referees** (name and Singapore mobile phone number) to compliance@moolahgo.com by 1 November 2026, and indicate which account they would like the **Reward** to be credited to. **Reward** can be credited to **Referrer's** personal **moolahPAY** wallet, or to the **Referrer's** neoOne company account.

3. Verification

Moolahgo reserves the right to request for the **Referrer's** proof of identity for the purposes of verifying that **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

- A. By participating in this **Program**, 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 **Program**, including but not limited to the purposes of administering the **Referrer's** or **Referee's** registration, verification of eligibility, organizing and promoting the **Program**;

- 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.
- B. The participation in the **Program** 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 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.