

# PAYSEND

## Paysend Chinese New Year Giveaway Full Terms and Conditions

1. By participating in the Paysend Chinese New Year Giveaway “**Giveaway**”, you agree to be bound by these terms and conditions “**Terms**” and any additional requirements outlined in related promotional materials, including any additional specific terms and conditions applicable to such promotion. These Terms are supplemental to, and must be read in conjunction with, the Paysend Terms of Service applicable to your jurisdiction and the Standard Marketing Terms and Conditions, both available at: <https://paysend.com/rules>. Capitalized terms not defined herein have the meanings set forth in the Standard Marketing Terms and Conditions.
2. The Giveaway is only open to residents of the United Kingdom (UK), and residents of the European Economic Area (EEA) (except for Poland) aged 18 or over at the time of the Giveaway excluding employees, and their immediate families, of the Promoter or any company affiliated with the Promoter, their agents or any other persons professionally connected with the Giveaway.
3. The Giveaway opens at 00:00 UTC on 9<sup>th</sup> February 2026 and closes at 23:59 UTC on 3<sup>rd</sup> March 2026 (“**Promotion Period**”). Entries received outside this period will not be considered.
4. **To Enter:** Eligible entrants residing in the United Kingdom (UK), or the European Economic Area (EEA) (except for Poland), will automatically qualify for entry into the Promotion during the Promotion Period, if they have fulfilled the following criteria:
  - a) Hold a valid, registered Paysend account, or successfully register for a Paysend account during the Promotion Period;
  - b) Participate in the Paysend “Refer a Friend” rewards program by referring a friend or family member to send money using Paysend in accordance with the program’s terms and conditions found under our Standard Marketing Terms and Conditions; and
  - c) Ensure that the referred individual registers for a new Paysend account and becomes a New Customer in accordance with our Standard Marketing Terms and Conditions.

### 5. Additional details

- Each successful referral completed in accordance with these requirements and the requirements set out under our Standard Marketing Terms and Conditions will constitute one (1) valid entry into the Promotion.
- The eligible New Customer who, during the Promotion Period:
  - a) Successfully complete their first international money transfer to China will:
    - o Have the standard Paysend transaction fee waived for that transfer. Third-party fees may still apply; and
    - o The same transfer will be processed at a special foreign exchange rate determined by Paysend (“**Special FX Rate**”), which will be automatically applied at the time of the transaction. The Special FX Rate is the rate published on Paysend’s page or mobile app at the time you submit the transfer. Special FX Rates may differ from the market exchange rate, interbank rate, or rates offered by other providers. The Special FX Rate is determined solely by Paysend and may include a margin over the market rate. Customers should review the displayed rate prior to initiating a transfer.
  - b) Successfully complete their second international money transfer to China of at least \$100 USD (or equivalent), will receive a \$5 USD (or equivalent) bonus in their Paysend bonus account. The bonus will be credited to the sender’s Paysend bonus account within 24 hours of successful transaction completion.

5. No Purchase necessary.
6. Internet access and a Paysend account are required.
7. **Prize:** There is a total of eleven (11) Prize(s) available to be won. The prizes include:
  - a) 1x \$888 USD Bonus Rewards
  - b) 10 x \$88 USD Bonus Rewards

Prizes are displayed in USD; however, payouts will be made in your local currency at the equivalent value.

8. **Prize Details and Conditions:** The bonus will be credited to the winner's Paysend bonus account. The winner must ensure that they have an active Paysend account to receive the Prize.
9. **Winner Selection and Notification:** Eleven (11) winners will be selected at random from all valid entries received within the relevant Promotion Period. The winners will be notified via email and will be asked to provide evidence of identity and eligibility. Reasonable efforts will be made to contact the winners. Winners will then have 5 business days to respond and confirm acceptance of the Prize. If the winners do not respond to the Promoter within this time, they will forfeit their Prize and the Promoter shall select another winner at random from all remaining valid entries.
10. The Giveaway is not sponsored, endorsed or administrated by Instagram or Facebook.
11. By participating in this Giveaway, you confirm that you understand that the Prize or any other reward may be subject to local income tax in the country of your residence and/or in the local territory where you are a tax resident. It is your responsibility to pay any tax which may arise from receiving the Prize or any other reward. Paysend will bear no liability for any tax obligations which may arise from receiving the Prize or any other reward as part of this Giveaway.
12. The Promoter reserves the right to produce and make available a winners list containing the surname and county of residence of the winners. In accordance with the applicable Privacy laws, winners have the right to object to their details being published. Without prejudice, the Promoter will provide winner information to the Advertising Standards Authority if requested by them.
13. The Promoter seeks to run a fair and secure Giveaway and prevent abuse and cheating. If you enter in a way that is not consistent with these Terms & Conditions, your entry/ies (and any of your associated aliases) will be disqualified. Any Prize awarded may be void and recoverable, and the Promoter reserves the right to bar you from entering future Giveaways for a period of at least six months. For this reason, the Promoter reserves the right at any point to:
  - Verify the eligibility of entrants and/or provisional winners through multiple means by requesting such information it consider reasonably necessary for this purpose. Entry or a Prize may be withheld until verification is completed.
  - Disqualify entries that are not made directly by the individual entering the Giveaway.
  - Disqualify entries made using anonymous email services such as, but not limited to, GuerillaMail, Dispostable or Mailinator.
  - Disqualify bulk entries from individuals, trade, consumer groups or third parties, incomplete entries and entries submitted by macros or other automated means.
  - Disqualify entries beyond the maximum allowed, or those using techniques such as 'script', 'brute force', masking identity by manipulating IP addresses, using aliases or identities other than their own or any other means.
  - Disqualify entrants who tamper with the entry process.

- Disqualify entries which, in some other way, do not meet the requirements of these Terms.
- Cancel, modify or suspend the Giveaway should it not be capable of running as planned for reasons including but not limited to tampering, unauthorised intervention, fraud, dishonesty, technical failures, or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Giveaway.

14. The Promoter accepts no responsibility for late, incomplete, incorrectly submitted, corrupted or misdirected entries, claims or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction, transmission interruption, communications failure or otherwise.

15. By participating in the Giveaway, entrants consent to the use of their name, email address, telephone number, country of residence, social media handle(s), comments and image, whether on videotape, photograph or any other means, for the administration of the Giveaway and for promotional or publicity purposes, in any media, without additional notice or compensation.

16. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense or damage which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Giveaway or accepting or using the Prize (including to any guests), except for any liability which cannot be excluded by law (including personal injury, death and fraud) in which case that liability is limited to the minimum allowable by law.

17. The Prize is not transferable or exchangeable and cannot be redeemed for cash or any other form of compensation, this also includes the selling of Prizes to third parties. In the event, for any reason, the Prize winners do not take an element of the Prize at the time stipulated by the Promoter, then that element of the Prize will be forfeited by the winners and neither cash nor any other form of compensation will be supplied in lieu of that element of the Prize. If, for any reason, a Prize is not available, the Promoter reserves the right to substitute another Prize for it, in its sole discretion, of equal or higher value.

18. If for any reason any aspect of the Giveaway is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorized intervention, fraud, technical failures or any cause beyond the control of the Promoter which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Giveaway, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Giveaway, or invalidate any affected entries.

19. The Promoter accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by you as a result of entering the Giveaway or accepting the Prize. The Promoter further disclaims liability for any injury or damage to your or any other person's computer relating to or resulting from participation in or downloading any materials in connection with this Giveaway.

20. The Promoter reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, this Giveaway with or without prior notice due to reasons outside its control (including, without limitation, in the case of anticipated, suspected or actual fraud).

21. The decision of the Promoter in all matters under its control is final and binding and no correspondence will be entered into.

22. If a winning entry from a draw is deemed not to comply with any of these conditions of entry, that entry will be discarded, and a new winner of the Prize will be randomly selected.

23. Any entries that the Promoter considers in their absolute discretion to be dangerous, vulgar, offensive, indecent, illegal, or fraudulent will be disqualified from this Giveaway.

24. By participating in the Giveaway, you grant the Promoter and its appointed agencies permission to process your personal data for the purposes of administering the Giveaway and for creating promotional or publicity materials that may feature any content you submit. Personal data collected will be retained only for the duration of the Giveaway and for up to three (3) months following its

conclusion, except for any images, videos, or other content you provide or appear in, which may be retained and used for ongoing promotional purposes. All other personal data will be permanently deleted or securely destroyed after this period.

25. Personal data will not be disclosed to an unconnected third party unless your positive consent has been obtained except where required for the creation or distribution of promotional materials as described above. For further information about the Promoter's privacy policy, please visit <https://paysend.com/rules>.
26. If any part(s) of these Terms & Conditions are legally ruled to be invalid, illegal or unenforceable, the remainder will not be affected and will continue in full force and effect.
27. By entering, you will be deemed to have agreed to be bound by these Terms & Conditions.
28. If there is a discrepancy between these Terms & Conditions and those in any promotional material, these Terms & Conditions will prevail.
29. These terms and conditions are governed by English Law and shall be subject to the exclusive jurisdiction of the English and Welsh Courts.
30. **Promoter:** Paysend Group Limited, Suite 2, Ground Floor Orchard Brae House, 30 Queensferry Road, Edinburgh, Scotland, EH4 2HS.