

Paysend October Fee-Free & Better Rate Offer Terms and Conditions

These Paysend October Fee-Free & Better Rate Offer terms ("**Promotion Terms**") apply to eligible Paysend customers ("**Customer**", "**you**", "**your**") who participate in the Promotion and who are subject to these Promotion Terms.

By taking part in this Paysend October Fee-Free & Better Rate Offer Promotion ("**Promotion**"), you are deemed to have accepted and agreed to be bound by these Promotion Terms and by any other requirements set out in related promotional materials issued by Paysend ("**Paysend**", "**our**", "**we**", "**us**"). These Promotion Terms are supplemental to, and must be read together with, the Paysend Terms of Service and the Standard Marketing Terms and conditions applicable to your jurisdiction available at <https://paysend.com/rules> ("**Applicable Terms**").

Eligibility Requirements:

To qualify for the Promotion, you must:

1. Be an Eligible Customer (as defined below);
2. Be a resident of the United Kingdom, a Member State of the European Economic Area or Canada and supported by Paysend;
3. Be at least 18 years old, or the applicable age of consent in your jurisdiction;
4. During the Promotion Period, comply with all promotional requirements set forth in these Promotion Terms and any other applicable promotional communications.

This Promotion is available only to residents of the United Kingdom, the European Economic Area, and Canada (the "**Sending Jurisdictions**").

Definitions:

1. An "**Eligible Customer**" is either:
 - a. an individual who has not previously registered, held, or used a Paysend account (including any account associated with the same email address, phone number, payment card, or government-issued identification), and who successfully creates a new Paysend account during the Promotion Period; and/or
 - b. an individual who holds a registered Paysend account that was opened at least thirty (30) days prior to the start of the Promotion Period, and who has not previously sent an international transfer using that Paysend account (including any account associated with the same email address, phone number, payment card, or government-issued identification), and who sends their first international transfer with Paysend during the Promotion Period.

Promotion Period:

1. The Promotion will run from October 1, 2026, through October 31, 2026 ("**Promotion Period**").

Promotion:

1. Eligible Customers who, during the Promotion Period, complete a first international transfer from the Sending Jurisdictions, will automatically receive the benefits described below on

their first international transfer with Paysend. No promotional code nor minimum transfer amount is required to claim this Promotion:

- a. Receive a fee-free transfer and a promotional foreign exchange rate (the “**Promotional Rate**”) on their first international transfer with Paysend. The Promotional Rate is applied automatically and reflects a discount on Paysend’s standard foreign exchange markup rate. The Promotion is limited to one (1) use per Eligible Customer. Third-party fees may apply; and
- b. The applicable exchange rate and any charges will be shown to you before you confirm your transfer. FX rates may include a margin and are subject to change. Customers should review the displayed rate prior to initiating a transfer. Not valid for same-currency transfers.
- c. The fee-free transfer and the Promotional Rate will be applied automatically to the Eligible Customer’s first qualifying international transfer during the Promotion Period. Limited to one qualifying transfer per Eligible Customer during the Promotion Period.

General Conditions Applicable to all Promotions

1. The Promotion is limited to one (1) Eligible Customer account per person, with a maximum of one (1) qualifying first transfer per Eligible Customer account during the Promotion Period.
2. No promotional code is required to claim this Promotion; eligibility and the applicable benefits are determined automatically based on the Eligible Customer’s residency and qualifying transfer.
3. Transfers submitted outside of the Promotion Period will not be eligible for the Promotion.
4. A transfer is considered “successfully completed” when the funds are successfully deposited into the intended recipient’s eligible Visa card account and the transaction has not been reversed, refunded, cancelled, charged back, or restricted for compliance or fraud-related reasons.
5. Insufficient funding, payment reversals, cancelled transactions, chargebacks, disputed transactions, or failed transactions will render the transfer ineligible for the Promotion. The Promotion shall not apply to any transaction that would otherwise qualify but is subsequently cancelled, either by you or by Paysend.
6. The Promotion is valid only for international transfers and is not applicable to same-currency transactions.
7. This Promotion cannot be combined with other Paysend promotions, offers, discounts, referral programs, or incentives unless expressly stated otherwise by Paysend.

Other Important Information:

1. Any attempt by a customer to abuse this Promotion by using multiple/different identities, registrations, logins, and/or any other methods, will void and disqualify the customer from receiving the Promotion at Paysend’s sole discretion.
2. The Promotion is non-transferable and cannot be sold, exchanged for cash, or applied retroactively to a transfer completed before the Promotion Period. Our standard terms and conditions which you agreed to when you registered with us (or any subsequent updates) apply and can be found on our website or mobile app and platform.

3. We reserve the right to change these Promotion Terms at any time and in our sole discretion without notice to you, as allowed under applicable laws. Any qualifying transfer will be honoured if initiated prior to the Promotion's cancellation.
4. Paysend reserves the right to void the Promotion, or individual transfers, if transfers appear to be fraudulent or are not compliant with our Terms of Service applicable to your jurisdiction available at: <https://paysend.com/rules>. Paysend reserves the right to disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive.
5. Foreign currency exchange rates, including the promotional rate applied under this Promotion, are subject to change and are not guaranteed for any period beyond the time the applicable rate is shown to you before you confirm your transfer.
6. TO THE FULLEST EXTENT PERMITTED BY LAW, PAYSEND SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATED TO THIS PROMOTION, INCLUDING BUT NOT LIMITED TO LOST PROFITS OR LOST DATA.
7. You may not participate in the Promotion were doing so would be prohibited by any applicable law, statute, or regulations.
8. All information collected from you as part of the Promotion shall be subject to our privacy notice applicable to your jurisdiction available at: <https://paysend.com/rules>.
9. If any part/s of these Promotion Terms are legally ruled to be invalid, illegal or unenforceable, the remainder will not be affected and will continue in full force and effect.
10. If there is a discrepancy between these Promotion Terms and those in any promotional material, these Promotion Terms will prevail.
11. These Promotion Terms are published in English. Any translation of these Promotion Terms is for courtesy only and if there is a difference in interpretation between the English text and the other language text, the English text interpretation will prevail. Any dispute arising in relation to the same shall be governed by the laws of England and Wales and the courts of England shall have exclusive jurisdiction over any such disputes.