Paysend

Paysend Black Friday Promotion Terms and Conditions

These Paysend Black Friday Promotion Terms and Conditions (**"Terms"**) apply to eligible Paysend customers (**"Customer", "you", "your"**)

By taking part in this Paysend Black Friday 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 applicable to your jurisdiction, and the Standard Marketing Terms and Conditions, both available at https://paysend.com/rules (collectively defined as the "**Promotion Terms**").

Eligibility Requirements:

To qualify for the Promotion, you must:
1. Be a New Paysend use. For purposes of this Promotion, "New Paysend User" shall mean an individual who registers for a Paysend account for the first time during the Promotion Period or already holds a Paysend account but, in either case, has never successfully completed a transfer with Paysend;
2. Be a resident of a sending country 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 Terms and any other applicable promotional communications.

Promotion period:

The Promotion will run from November 2, 2026, through November 30, 2026 (**"Promotion Period"**).

Promotion:

Eligible customers who, during the Promotion Period, send an international transfer, with no minimum amount, to any receiving country supported by Paysend will:

i. Receive a promotional foreign exchange rate (the "Promotional FX Rate") on the transfer, automatically applied at the time of transfer. The Promotional FX Rate reflects a discount on Paysend's standard FX markup. It is determined solely by Paysend and may include a margin over the market exchange rate. It may differ from the market exchange rate, the interbank rate and rates offered by other providers. Promotional 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.

ii. Eligible customers who make their first transfer through any of the currency corridors listed in Table 1 below during the Promotion Period will also receive a no -transfer- fee transfer.

Table 1: Eligible currency corridors

Currency corridor (sending currency to receiving currency)
British pound (GBP) to Tajikistani somoni (TJS)
Euro (EUR) to Uzbekistani sum (UZS)
Euro (EUR) to Kyrgyzstani som (KGS)
Euro (EUR) to Kazakhstani tenge (KZT)
Euro (EUR) to Azerbaijani manat (AZN)

Euro (EUR) to Philippine peso (PHP)
Euro (EUR) to Tajikistani somoni (TJS)
Euro (EUR) to Georgian lari (GEL)
Polish złoty (PLN) to Uzbekistani sum (UZS)
Polish złoty (PLN) to Kazakhstani tenge (KZT)
Czech koruna (CZK) to Philippine peso (PHP)
Canadian dollar (CAD) to Philippine peso (PHP)
British pound (GBP) to Azerbaijani manat (AZN)
British pound (GBP) to Philippine peso (PHP)
Polish złoty (PLN) to Philippine peso (PHP)
Serbian dinar (RSD) to Philippine peso (PHP)
Polish złoty (PLN) to Tajikistani somoni (TJS)
Romanian leu (RON) to Philippine peso (PHP)
Danish krone (DKK) to Philippine peso (PHP)

General Conditions Applicable to all Promotion

A. No promocode required. If customer meets the eligibility criteria, the promotion will be automatically applied to their transfer.
B. Transfers submitted outside of the Promotion Period will not be eligible for the Promotion.
C. A transfer is “successfully completed” when funds are made available to the intended recipient through its’ eligible Visa card account and the transaction has not been reversed, refunded, cancelled, charged back, or restricted for compliance or fraud-related reasons.
D. 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.
E. The Promotion is valid only for international transfers and is not applicable to same-currency transactions.
F. This Promotion cannot be combined with other Paysend promotions, offers, discounts, referral programs, or incentives unless expressly stated otherwise by Paysend.

1. Other Important Information:

A. 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.

B. The Promotion is non-transferable and cannot be redeemed, refunded, re-sold or exchanged for cash. 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.

C. 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.

D. 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.

E. If you are entitled to any refund, you will not be entitled to receive any amount greater than the amount you have paid to make the money transfer. Please be aware that foreign currency exchange rates are subject to change.

F. 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.

G. You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations.

H. 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.

I. 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.

J. If there is a discrepancy between these Promotion Terms and those in any promotional material, these Promotion Terms will prevail.

K. 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. This paragraph does not apply to US customers, whose governing law, dispute resolution and language rights are addressed in Clause L below.

L. The governing-law and dispute resolution provisions in your applicable US Terms of Service continue to apply only to the extent valid and enforceable. This Promotion does not create a new arbitration agreement, withdraw an existing valid opt-out or prevent complaints to regulators. Required disclosures and translations will be provided in the languages required by law; English wording does not override those obligations or rights.