



Paysend Carnival Referral Promotion UK, EEA & CAD Terms and Conditions

These Paysend Carnival Referral Promotion UK, EEA & CAD Terms and Conditions ("**Special Referral Terms**") apply to eligible Paysend customers ("**Customer**", "**you**", "**your**")

By taking part in this Paysend Carnival Referral Promotion UK, EEA & CAD ("**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**").

Capitalized terms not defined herein have the meanings set forth in the Standard Marketing Terms and Conditions.

Eligibility Requirements:

To qualify for the Promotion, you must:

1. Be a registered Paysend customer;
2. Be a resident of the United Kingdom (UK), European Economic Area (EEA), or Canada;
3. Be at least 18 years old or the applicable age of consent in your jurisdiction; and
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 February 13, 2026, through February 21, 2026 ("**Promotion Period**").

Promotion:

1. During the Promotion Period, eligible customers who participate in the "Refer a Friend Rewards Program" in accordance with Clause 4 of the Standard Marketing Terms and Conditions:
 - a. Shall be eligible to earn additional bonus rewards in addition to any standard bonuses (set out Clause 4(d)(iv) of the Standard Marketing Terms and Conditions) otherwise available under the program, subject to the following:
 - i) \$10 USD bonus rewards if they successfully refer one (1) new Referral.
 - ii) \$100 USD bonus rewards if they successfully refer five (5) new Referrals.
 - iii) \$250 USD bonus rewards if they successfully refer ten (10) new Referrals.
 - b. Any applicable bonus rewards earned under this Promotion will be automatically credited to the customers Paysend bonus account within 24 hours following satisfaction of the applicable criteria set out above.
2. The eligible new Referral, who becomes a Paysend customer and during the Promotion Period:
 - a) Successfully completes their first international money transfer to Brazil will:
 - i. Have the standard Paysend transaction fee waived for that transfer. Third-party fees may still apply; and
 - ii. 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

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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 completes their second international money transfer to Brazil of at least \$100 USD (or equivalent), will receive a \$10 USD (or equivalent), bonus reward in their Paysend bonus account. The bonus will be credited to the sender's Paysend bonus account within 24 hours of successful transaction completion.

General Conditions Applicable to all Promotions

- 1) The Promotion cannot be combined with other promotions.
- 2) A transfer is considered 'successfully completed' when the funds are deposited into your intended recipient's bank account, credited to your recipient's eligible debit card, deposited into a supported mobile wallet (where available), or collected by your recipient at a designated cash pick-up location. Insufficient funding of your transfer will render you ineligible for the Promotion. The Promotion will not apply to any otherwise qualifying transaction that is cancelled by you or by Paysend.
- 3) These promotions do not apply to same currency transfers.

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 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.
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 honored 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. 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.
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 where 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.

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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.