



Paysend Carnival Referral Promotion Terms and Conditions

These Paysend Carnival Referral Promotion Terms and Conditions (“**Special Referral Terms**”) apply to eligible Paysend customers (“**Customer**”, “**you**”, “**your**”)

NOTICE: THESE TERMS OF SERVICE REQUIRE ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS YOU OPT-OUT AS DETAILED IN THE ARBITRATION SECTION BELOW.

By taking part in this Paysend Carnival Referral Promotion Terms and Conditions (“**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 Special Referral Terms are supplemental to, and must be read together with, the Paysend Terms of Service applicable to the United States of America available at <https://paysend.com/rules> (“**Terms of Service**”, and together with the Special Referral Terms, collectively defined as the “**Promotion Terms**”).

Capitalized terms not defined herein have the meanings set forth in the Terms of Service.

Eligibility Requirements:

To qualify for the Promotion, you must:

1. Be a registered Paysend customer;
2. Be a resident of the United States;
3. Be at least 18 years old (in Alabama and Nebraska, must be over 19 years old, and in Mississippi, over 21 years); 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 “Rewards Program” in accordance with Clause 6 of the Terms of Service:
 - a. Shall be eligible to earn additional bonus rewards in addition to any standard bonuses (set out in Table 2, Clause 6(k) of the Terms of Service) otherwise available under the program, subject to the following:
 - i) \$10 USD bonus rewards if they successfully refer one (1) to four (4) New Customers.
 - ii) \$100 USD bonus rewards if they successfully refer five (5) to nine (9) New Customers.
 - iii) \$250 USD bonus rewards if they successfully refer ten (10) or more New Customers.
 - b. Any applicable bonus rewards earned under this Promotion will be automatically credited to the customer’s Paysend bonus account within 24 hours following satisfaction of the applicable criteria set out above.
2. The eligible New Customer who, during the Promotion Period:
 - a) Successfully complete 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

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- 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 solely by Paysend and may include a margin over the market rate. Customers should review the displayed rate prior to initiating a transfer.
- c. Successfully completes their second international money transfer to Brazil of at least \$100 USD (or equivalent), will receive a \$10 USD 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.

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 the 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 except as set forth in the Terms of Service.
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.
4. This is a limited-time offer. We reserve the right to change these Promotion Terms at any time and in our sole discretion without notice to you subject to applicable laws. Any qualifying transfer will be honoured if initiated prior to the Promotion's cancellation.
5. Paysend reserves the right to void the Promotion, or individual transfers, if transfers appear to be fraudulent or are not compliant with the relevant Terms of Service. Paysend reserves the right to disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive.
6. You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations.
7. All information collected from you as part of the Promotion shall be subject to our privacy policy that can be found at <https://paysend.com/rules> under the relevant jurisdiction.
8. 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.
9. If there is a discrepancy between these Promotion Terms and those in any promotional material, these Promotion Terms will prevail.

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10. 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
11. These Promotion Terms are subject to the governing law and arbitration clauses set forth in Clauses 14 and 21 of the Terms of Service.