

PAYSEND

Paysend First Time Transfer USA Promotional Terms and Conditions

These Paysend First Time Transfer USA Promotional Terms and Conditions ("**Promotion Terms**") apply to eligible Paysend customers ("**Customer**", "**you**", "**your**")

By taking part in this Paysend First Time Transfer USA 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 the United States of America available at <https://paysend.com/rules> ("**Terms of Service**", and together with the Promotional Terms, collectively defined as the "**Promotion Terms**").

Eligibility:

To be eligible for the Promotion, during the Promotion Period you must:

- 1) Qualify as a new customer by either (i) registering as a new customer on the Paysend website or app; or (ii) have previously registered as a customer but have not yet completed a transaction;
- 2) Be a resident of the United States;
- 3) Be least 18 years of age (in Alabama and Nebraska must be over 19 years old, and in Mississippi over 21 years); and
- 4) Complete a first-time international money transfer with no minimum spend required, from the United States (US) to Brazil, Mexico, Colombia, Jamaica, Philippines, Dominican Republic, Canada, Poland, China, Nigeria, Turkey, Ghana, India, United Kingdom, Kenya, Chile, Czech Republic, South Korea, Costa Rica, Honduras, Guatemala, Romania, Peru, Belize, Bangladesh, Argentina or Paraguay ("**Eligible Receiving Countries**").

Promotion period:

The Promotion will run from April 2, 2026 through July 31, 2026 (inclusive) ("**Promotion Period**").

Promotion:

1. Eligible customers from the US who send an international money transfer (with no minimum spend required) to any of the Eligible Receiving Countries will:
 - a. Have the standard Paysend transaction fee waived for that transfer; and
 - b. 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 reflects a discount on Paysend's standard FX markup rate. 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.

Conditions:

- 1) One use per customer.
- 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.

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- 3) Insufficient funding of your transfer will render you ineligible for the Promotion. The Promotion will not be valid for any otherwise qualifying transaction that is cancelled either by you or by Paysend.
- 4) Promotion is not applicable for same currency transactions.
- 5) This Promotion cannot be combined with other Paysend Promotions.
- 6) Third-party charges may still apply.

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. 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
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 notice applicable to your jurisdiction available at: <https://paysend.com/rules>.
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.
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.