



PAYSEND GLOBAL NEW CUSTOMER SUMMER PROMOTION TERMS AND CONDITIONS

These Paysend Global New Customer Summer Promotional Terms and Conditions (the “**Promotion Terms**”) apply to eligible Paysend customers (the “**Customer**,” “**you**,” “**your**”)

By taking part in the Paysend Global New Customer Summer Promotional Terms and Conditions (the “**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, available at <https://paysend.com/rules>.

Important disclosures

All money transmission activities are conducted solely by Paysend, a licensed money transmitter operating under applicable licences across multiple jurisdictions. For jurisdiction-specific licensing information, please refer to the relevant Terms of Service for your jurisdiction.

Eligibility:

1. To be eligible for the Promotion during the Promotion Period a customer must:
 - (a) Be a first-time registered Paysend customer and successfully create a valid Paysend account during the Promotion Period.
 - (b) Be a resident of a sending country supported by Paysend (except for Brazil, Chile, Mexico, Peru, Serbia, Colombia, Kuwait, Isreal, UAE and South Korea);
 - (c) Be at least eighteen (18) years of age or the age of majority in your jurisdiction of residence;
 - (d) Complete one (1) qualifying international money transfer using the Paysend platform during the Promotion Period;
 - (e) Comply with these Promotion Terms, the Paysend Terms of Service, and any other applicable promotional communications.

This Promotion shall not be available for: (i) same-currency transfers; or (ii) domestic transfers.

Promotion period:

1. The Promotion will run from June 1, 2026, through July 31, 2026 (inclusive) (the “**Promotion Period**”).

Promotion:

1. During the Promotion Period, eligible Customers who complete one (1) qualifying international transfer (with no minimum spend required) to any country supported by Paysend will receive the following promotional offer (the “**Promotional offer**”):

PAYSEND

- (a) Have the standard Paysend transaction fee waived for that transfer; and
- (b) Receive a discount on Paysend's standard foreign exchange (FX) markup rate applicable to the relevant transfer. The discount shall range from twenty percent (20%) to eighty percent (80%), with the specific discount percentage varying by corridor. The discount will be automatically applied and displayed on Paysend's website or mobile app at the time you submit the transfer. Promotion FX Rates may differ from the market exchange rate, interbank rate, or rates offered by other providers. Customers should review the displayed rate prior to initiating a transfer.

2. The Promotion is limited to one (1) qualifying transfer per Eligible customer during the Promotion Period.

3. Any promotional pricing, discounted fees, or special exchange rates applicable to the Promotion will be displayed within the Paysend platform prior to the customer confirming the qualifying transfer.

4. Notwithstanding anything to the contrary set forth herein, Paysend reserves the right to delay, withhold, cancel, reverse, suspend, or recover any Promotional Offer where fraud, abuse, suspicious activity, compliance concerns, technical issues, or violations of these Promotion Terms are suspected.

Conditions:

1. The Promotion is limited to one (1) Eligible Customer account per person, with a maximum of four (4) qualifying transfers per Eligible Customer account during the Promotion Period.

2. Transfers submitted outside of the Promotion Period will not be eligible for the Promotion.

3. 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.

4. 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.

5. The Promotion is valid only for international transfers and is not applicable to same-currency transactions.

6. This Promotion cannot be combined with other Paysend promotions, offers, discounts, referral programs, or incentives unless expressly stated otherwise by Paysend.

PAYSEND

7. Participants are solely responsible for any tax liability, reporting obligation, governmental fee, duty, or similar obligation arising from participation in the Promotion or receipt of any promotional reward.

8. Paysend makes no representations regarding the tax treatment of any promotional reward.

Other Important Information:

1. Any attempt by a customer to abuse, manipulate, or circumvent the Promotion, including through the use of multiple identities, accounts, devices, payment instruments, registrations, or other methods, may result in disqualification from the Promotion, forfeiture of rewards, suspension or closure of accounts, and/or reversal of promotional benefits at Paysend's sole discretion.

2. 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.

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

4. If you are entitled to any refund, you will not be entitled to receive any amount greater than the amount paid by you in connection with the relevant transfer transaction.

5. Exchange rates are subject to fluctuation and may change at any time. Any special promotional rates displayed by Paysend are determined solely by Paysend and may differ from market exchange rates, interbank rates, or rates offered by other providers.

6. To the fullest extent permitted by applicable law, paysend shall not be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages arising out of or related to this promotion, including but not limited to loss of profits, loss of data, loss of business opportunity, delays, system interruptions, or technical failures.

7. To the fullest extent permitted by law, Paysend's total aggregate liability arising out of or relating to the Promotion shall not exceed the total value of the promotional reward awarded to the applicable customer.

8. You may not participate in the Promotion where doing so would violate any applicable law, regulation, sanctions restriction, or payment network rule.

9. 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>.

10. Paysend reserves the right to amend, suspend, terminate, cancel, or modify these Promotion Terms or the Promotion at any time, subject to applicable law. Any qualifying transfer will be honoured if initiated prior to the Promotion's cancellation.

PAYSEND

11. If any provision of these Promotion Terms is determined to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

12. If there is any discrepancy between these Promotion Terms and any promotional materials, advertisements, social media posts, or marketing communications, these Promotion Terms shall prevail.

13. These Promotion Terms are published in English. Any translation is provided for convenience only and the English version shall prevail in the event of any inconsistency or conflict.

14. These Promotion Terms shall be governed by the governing law and dispute resolution provisions set forth in the applicable Paysend Terms of Service for your jurisdiction.