

PAYSEND

PAYSEND PROMOTIONAL GENERAL TERMS AND CONDITIONS

General

These Promotional General Terms and Conditions (“**Terms**”) apply to you, our customer (“**Customer**”, “**you**”, “**your**”) if you receive our services through **Paysend CA Limited**, **Paysend EU DAC**, and **Paysend PLC** (collectively, “**Paysend**”, “**our**”, “**we**”, “**us**”). These 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>).

Application of Terms

These Terms apply to you when you participate in any Paysend promotion (“**Promotion**”). By participating in any Promotion, you accept the application of these Terms.

Please note, your consent to receive marketing communications is governed by the Paysend Terms of Service and Privacy Notice applicable to your jurisdiction (available at <https://paysend.com/rules>), which outline your marketing preferences. We will only contact you for promotional purposes if you have explicitly opted in.

You may opt out of marketing communications at any time. If you do so, these Terms will no longer apply to you, and you will not be eligible to receive or participate in promotional offers, as we will be unable to inform you of them.

For more information about how we handle your personal data, please refer to our Privacy Notice relevant to your jurisdiction at: <https://paysend.com/rules>.

General Eligibility Requirements

To qualify for any (“**Promotion**”), you must:

1. Have a valid and registered Paysend Account;
2. Be at least 18 years old or the applicable age of consent in your jurisdiction; and
3. Comply with any other requirements specified in the applicable promotional communication (i.e. email, text message, social media), including, but not limited to, successfully completing a qualifying international money transfer that meets the minimum amount and destination requirements.

Promotions

By participating in any Promotion, you agree to be bound by these Terms and any additional requirements outlined in related promotional materials, including any additional specific terms and conditions applicable to such promotion. These Terms are supplemental to, and must be read in conjunction with, the Paysend Terms of Service applicable to your jurisdiction and the Standard Marketing Terms and Conditions, both available at: <https://paysend.com/rules>.

Below are the main categories of promotions that Paysend frequently offers. Notwithstanding, Paysend may offer any other promotions at its sole discretion.

Promotion Type	Description
1) Fee-Free Transfer (No Promo Code)	Eligible customers who complete a successful money transfer that meets the minimum amount specified in the promotional communication will automatically have the standard transaction fee waived for that transfer. No promo code required. Offer valid for a limited time.
2) Fee-Free Transfer (With Promo Code)	Eligible customers who complete a successful money transfer that meets the minimum amount specified in the promotional communication, using the

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	promo code provided will have the standard transaction fee waived for that transfer. Offer valid for a limited time.
3) Fee Free and Special FX Rate Transfer (No Promo Code)	Eligible customers who complete a successful international money transfer that meets the minimum amount specified in the promotional communication will have the standard transaction fee waived for that transfer. The same transfer will be processed at a special foreign exchange (FX) rate determined by Paysend, which will be automatically applied at the time of the transaction. No promo code required. Offer valid for a limited time. Special FX rate will be determined by applying a discount on the standard FX markup rate for eligible transfers.
4) Fee Free and Special FX Rate Transfer (With Promo Code)	Eligible customers who complete a successful money transfer that meets the minimum amount specified using the promo code found on the promotional communication will have the standard transaction fee waived for that transfer. The same transfer will be processed at a special foreign exchange (FX) rate, which will be automatically applied at the time of the transaction. Offer valid for a limited time. Special FX rate will be determined by applying a discount on the standard FX markup rate for eligible transfers.
5) Bonus Reward (With No Promo Code)	Eligible customers who complete a successful money transfer that meets the minimum amount specified in the promotional communication will receive a bonus reward, as detailed in promotional communication. No promo code required. This promotion is not available to customers registered in: Brazil, Chile, Colombia, Kazakhstan, Moldova, Peru, or Uzbekistan. The bonus will be credited to the sender's Paysend bonus account within 24 hours of successful transaction completion. Offer valid for a limited time.
6) Bonus Reward (With Promo Code)	Eligible customers who complete a successful money transfer that meets the minimum amount specified using the promo code found on promotional communication will receive a bonus reward, as detailed in the specific communication. This promotion is not available to customers registered in: Brazil, Chile, Colombia, Kazakhstan, Moldova, Peru, or Uzbekistan. The bonus will be credited to the sender's Paysend bonus account within 24 hours of successful transaction completion. Offer valid for a limited time.
7) Special FX Transfer (No Promo Code)	Eligible customers who complete a successful money transfer that meets the minimum amount specified in the promotional communication will have the transfer processed at a special foreign exchange (FX) rate, as determined by Paysend, which will be automatically applied at the time of the transaction. No promo code required. Offer valid for a limited time. Special FX rate will be determined by applying a discount on the standard FX markup rate for eligible transfers.
8) Special FX Transfer (With Promo Code)	Eligible customers who complete a successful money transfer that meets the minimum amount specified using the promo code found on the promotional communication will have the transfer processed at a special foreign exchange (FX) rate, which will be automatically applied at the time of the transaction. Offer valid for a limited time. Special FX rate will be determined by applying a discount on the standard FX markup rate for eligible transfers.
9) Mobile App Promotion	Eligible customers who complete a successful money transfer that meets the minimum amount specified in the promotional communication will automatically have the standard transaction fee waived for that transfer. No promo code is required. Offer available only when using the Paysend app on IOS, Android and Huawei. Offer valid for a limited time.

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General Conditions Applicable to all Promotions

- 1) The validity period of each Promotion will be stated in the respective promotional communication.
- 2) Promotions may be limited to specific sender and recipient countries, as set forth in the promotional communication.
- 3) Limits on the number of uses per customer, if applicable, will be disclosed in the promotional communication.
- 4) Promo codes cannot be combined with other promo codes.
- 5) 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.
- 6) Rates may differ from the market exchange rate, interbank rate, or rates offered by other providers. Rates are determined solely by Paysend and may include a margin over the market rate. Customers should review the displayed rate prior to initiating a transfer.
- 7) Third-party fees may apply.
- 8) These promotions do not apply to same currency transfers unless expressly stated otherwise. Any applicable exclusions will be specified in the relevant promotional communication.

Other Important Information Applicable to all Promotions

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 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.

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10. If there is a discrepancy between these Promotion Terms and those in any promotional material, the promotional materials will prevail over these Promotion Terms.
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.