

STANDARD MARKETING TERMS AND CONDITIONS

Version: November 2025

1. General

- (a) These Standard Marketing Campaign Terms and Conditions ("**Terms**") apply to our customer (referred throughout these Terms as ("**Customer**", "**you**", "**your**") if you receive our services through Paysend CA Limited, Paysend EU DAC, Paysend Plc (referred throughout these Terms as "**Paysend**", "**our**", "**we**", "**us**"). **Please read Terms carefully.**
- (b) These Terms form an integral part of your agreement with us together with our Terms of Service ("**Paysend Terms of Service**") applicable to you. You can find the Terms of Service applicable to you here:
- If you registered with Paysend CA Limited (our Canadian licensed entity):
https://cloud.paysend.com/web/docs/paysend_ca_term_en_fr.pdf?v=19:10.5
 - If you registered with Paysend EU DAC (our EEA licensed entity):
https://cloud.paysend.com/web/docs/paysend_uk_eea_transfers_term_en.pdf?v=19:10.5
 - If you registered with Paysend Plc (our UK licensed entity):
https://cloud.paysend.com/web/docs/paysend_uk_eea_transfers_term_en.pdf?v=19:10

If there is any conflict between these Terms and the Paysend Terms of Service, these Terms will take precedence, unless expressly stated otherwise.

- (c) These Terms apply to you when you register with us and we open an account for you which you can use to make money transfers ("**Paysend Account**") from which you can make money transfers ("**Global Transfer(s)**"), and you agree to receiving marketing communications from us. The Terms of Service as applicable to the jurisdiction in which you registered with us, explain in detail your marketing consent options, and we will only contact you about marketing communications if you do opt-in to receive these.

By agreeing to receive marketing communications from us, you are agreeing to these Terms. If you do not agree with these Terms, you must not agree to receiving marketing communications from us. This means that we will not communicate with you about any promotions, and you will therefore not be eligible to take advantage of these promotions (solely as a result of us not being able to inform you of the same).

You can opt-out of receiving marketing communications from us at any time, and by doing so, these Terms will not apply to you.

- (d) For more information on how we process your data visit: <https://paysend.com/rules> and view the relevant Privacy Policy/Notice under your jurisdiction.

2. Promotions

- (a) We market and advertise our services by running marketing campaigns through a number of channels, and you may hear about these promotions through your communication preferences (i.e.: SMS, email, in-app notifications, push notifications, website etc).

- (b) Promotion Type:

The promotions we run are subject to these Terms, as well as their own specific terms and conditions, and include, but are not limited to, the following:

Promotion Type	Description
Fee Free Global Transfers	Available if you are eligible to receive a fee-free Global Transfer (subject to specified terms and conditions)
Fixed Bonus (Cashback)	Available if you are eligible to receive a fixed bonus amount that differs per currency

Variable Bonus (one Global Transfer)	Available if you are eligible to receive a variable bonus amount that is based on a percentage of the sending amount in one Global Transfer
Variable Bonus (specified number of Global Transfers)	Available if you are eligible to receive a variable bonus amount that is based on a percentage of the amount you send with each transaction on a cumulative basis in previously specified number of Global Transfers
Tiered Promotions	Available if you are eligible to receive a fixed bonus amount based on the transfer volume
Prize	Available to you if you are eligible to receive a physical or digital prize
Voucher	Available to you if you are eligible to receive a voucher

We will issue and publish the specific terms and conditions through appropriate channels when the promotion becomes active and remove them once the promotion ends.

(c) **Promotion Eligibility:**

You must be our customer in good standing to be able to benefit from any of the promotions. You may only use any of the promotions in good faith and for lawful, moral and ethical purposes.

The eligibility criteria for each promotion is determined by us in our sole discretion, and typically involves one or more of the following: (i) you must make a minimum number of Global Transfers (ii) you must make Global Transfer(s) of minimum sending amount(s) (iii) you must complete a survey (iv) you must refer a friend (v) you must make Global Transfers in a predefined frequency.

(d) **Promotion Conditions:**

Each promotion will contain set conditions determined by us in our sole discretion. Typically these conditions comprise any of the following, but not limited: (i) predetermined period/specified start and end dates (ii) applying only to specific currencies (iii) applying only to specific countries/regions/corridors (iv) limited number of times using the promotion for a selected period (v) limited number of promotions applied (no other promotions can be applied at the same time) (vi) maximum bonus limitations (vii) valid only for a specific payout partner (viii) valid only for a specific sending/receiving method (ix) valid only for a specific delivery method (x) valid for new customers only (xi) valid on the first Global Transfer only.

(e) **Promotion Redemption:**

The promotions allow you, for a specified period of time and at Paysend's sole discretion, to receive either a non-monetary or monetary reward if you meet all the requirements of the relevant promotion (in force at the time) applicable to you.

Each promotion will specify how it can be redeemed, and this is determined by us in our sole discretion. Typically, promotions are redeemed via bonuses that are added into your Paysend Account or promotion codes (which must be valid when you redeem them).

(f) **Termination:**

We reserve the right to terminate any promotion at any time for any reason, without giving you prior notice, unless prohibited by law. However, we will always honour any bonus or promotion code available to you up until the day that we terminate the promotion.

3. Bonus

(a) **Bonus definition:** A bonus is a virtual unit that we will credit to your Paysend Account, if your behaviours match the conditions of promotional campaigns we may be running, which render you eligible to receive such bonus as a reward.

(b) **Bonus account:** When you obtain a Paysend Account, we also automatically create a separate account for you ("**Bonus Account**") into which we will place any bonus (bonuses) due to you. This Bonus Account is not a bank account; it does not accrue interest.

- (c) **Eligibility to receive a bonus:** You may be eligible to receive a bonus upon participation in one of our promotional campaigns or the “Refer a Friend Reward Program” outlined below. With respect to our promotional campaigns the following transactions will be eligible for a bonus: (i) all international Global Transfers to payment cards, bank accounts, or digital wallets; (ii) fee-free transfers; (iii) same-currency and domestic transfers; (iv) cross-border mono-currency and multi-currency transfers; and (v) transfers made via Paysend Libre. The following transactions are expressly excluded from Bonus eligibility: (a) bonus withdrawals; and (b) microdebit (card-verification) payments. There may be other pre-conditions in addition to this one, and together, if you meet them, you will be eligible to receive a bonus. These pre-conditions will be set out as conditions of promotional campaigns we may be running between 1 January to 31 December of any one year (“**Calendar Year**”).
- (d) **Accruing your bonus:** You may accrue bonus amounts throughout a Calendar Year if you meet the eligibility criteria for the promotional campaigns or the “Refer a Friend Reward Program” outlined below.
- (e) **Spending your bonus and expiry:**
- (i) If you have accrued bonus funds, you may redeem them, subject to our Terms of Service and applicable regulations in your jurisdiction by transferring them to a local card or bank account, or through a Global Transfer.
- (ii) Subject to clause 3(e)(iii), you may redeem all or part of your accrued bonus at any time within the next 12 months, or within a shorter period if specified in the relevant promotional terms. **PLEASE NOTE:** There is a time limit for redeeming your bonus: bonus amount earned can only be used during the shorter of (a) a 12 (twelve) month period calculated from its earn date or (b) the validity period specified in particular promotion rules and will automatically expire once the validity period has passed. By way of example, if you have earned \$10 USD bonus rewards on 16 June 2025 and there are no specific validity rules applicable to this promotion, the bonus will expire 12 (twelve) months later (on 16 June 2026). This means that your Bonus Account in this case will be reduced by \$10 USD on 16th June 2026, if the bonus amount is not used prior to that date.
- (iii) Redeeming your bonus rewards are subject to a “**Minimum Transaction Amount**” which may vary by jurisdiction as set out in the table below:

Minimum Transaction Amount	<ul style="list-style-type: none"> • Five United States dollars (5.00 USD) • Five pounds sterling (£5.00 GBP) • Five euros (5.00 EUR) • Five Canadian dollars (5.00 CAD) • Twenty Mexican pesos (20.00 MXN) • Five hundred Serbian dinars (500.00 RSD) • Seven thousand four hundred ninety-nine Uzbekistani som (7,499.00 UZS) • Twenty Norwegian kroner (20.00 NOK) • One Danish krone (1.00 DKK) • Seven Polish zloty (7.00 PLN) • Five Czech koruna (5.00 CZK) • Forty Swedish kronor (40.00 SEK) • Five Swiss francs (5.00 CHF) • Five United Arab Emirates dirhams (5.00 AED) • Three Australian dollars (3.00 AUD) • Ten Turkish lira (10.00 TRY) • Ten Israeli new shekels (10.00 ILS)
-----------------------------------	---

	<ul style="list-style-type: none"> • One hundred fifty Indian rupees (150.00 INR)
--	--

- (f) **Documents:** We may require you to provide additional documents and information to verify your identity, and to ensure our compliance with applicable legal and regulatory obligations, including Know Your Customer (KYC) requirements and any specific regulations relevant to your jurisdiction. Failure to provide the requested information or documents within the timeframe specified in our request may result in you no longer being eligible to receive any rewards and may also prevent you from withdrawing funds or using any bonus rewards to make international transfers. We shall not be in breach of these Terms, nor have any obligation to credit a bonus to your Bonus Account, if you fail to provide the requested documents within the timeframe set out in our request, as determined at our sole and absolute discretion.
- (g) Where due to a technical failure of our systems, bonus amounts have been inadvertently placed in your Bonus Account in error, we reserve the right to recover the respective amount from your Bonus Account and/or from your Paysend Account. We will inform you if this ever occurs.
- (h) You can check your bonus status in our Mobile App or by contacting us at any time. The fastest way to get to us is by:
- visiting our Website:** www.paysend.com and tapping Chat icon on the bottom of each page
- logging into our Mobile App:** and selecting Chat in Main Menu (available 24/7)
- emailing us at:** help@paysend.com
- (i) We reserve the right to change, modify or discontinue any bonus awards, for any reason and without prior notice, unless required by law. We will, however, honour any bonuses you have accrued up to the date of any such termination.
- (j) We will immediately terminate your participation in any promotions giving rise to a bonus, where we suspect or become aware that you have provided misleading or incorrect information, by reason of any fraud committed by you with a view to securing bonus amount, if you have provided us with misleading or incorrect information and if you have breached any of the conditions of the Paysend Terms of Service (as applicable to you). In this event, any bonus you have accrued or that may be due to you will be cancelled and you will have no right to seek recovery of the same.
- (k) If you close your Paysend Account, you will no longer be able to make Global Transfers and therefore will not be able use any bonus you have accrued. This means that your bonus will lapse when you close your Paysend Account, and you cannot use it or transfer it after account closure.
- (l) You hold no ownership interest in your bonus amount, this means that upon expiration of your bonus or closure of your Paysend Account (for any reason), the bonus amount you have accrued will return to the sponsor of the bonus payment.

4. Refer a Friend Rewards Program

- (a) You may participate in the “Refer a Friend Rewards Program” (“**Friend Rewards Program**”) subject to your compliance with the Terms and the requirements set forth herein. To participate in the Friends Rewards Program, you must have a registered account with Paysend. Additional information may be required from you for us to establish your identity as a part of our Know Your Customer requirements. You understand that the provision of such information is a requirement of participation in the Friends Rewards Program and obtaining any bonuses available.
- (b) If you are eligible to participate, you will receive a promotional code or promotional link unique to you that you will be able to pass to another person who is interested in using Paysend’s services and becoming a new customer (“**Referral**”). You can pass the promotional invite code or link to an unlimited number of people.
- (c) If the Referral enters your invite code or signs up as a new customer with the link you have provided while completing their first transaction, our fee for such transaction will be waived automatically.
- (d) You will receive rewards in the form of a bonus for each successful Transfer made within the first 12 (twelve) months after the New Customer’s registration with us with as follows:

Bonus allocation and eligibility: the Friend Rewards Program allocates bonuses between the Referral and you as follows:

- (i) The Referral will receive a one-time welcome bonus in the form of a fee-free first Global transfer.
- (ii) You shall be eligible to receive a bonus for each of the first 12 (twelve) Transfers made by the same Referral
- (iii) No further bonuses shall be awarded in respect of Transfers made by the same Referral following the 12th (twelfth) eligible Transfer.
- (iv) The maximum bonuses under the Friend Rewards Program are limited to (i) 1 (one) one-time welcome bonus in the form of a fee-free first Global transfer for each Referral and (ii) twelve (12) bonuses for you as a reward for the invitation in respect of each Referral.

Transfers to cards, bank accounts and digital wallets, card-to-card transfers, and Paysend Libre transactions are qualified.

Bonus withdrawals and microdebits (card-verification payments) are excluded and do not count towards bonus eligibility.

Transfers to individuals, merchants, or other entities, whether or not a service fee is paid qualify for rewards in the “**Applicable Bonus Amount**” table below:

Applicable Bonus Amount means (as applicable):	<ul style="list-style-type: none"> ● One pound and fifty pence sterling (£1.50) ● Two euro and twenty-five cents (€2.25) ● Four zloty and fifty groszy (4.50 PLN) ● Four Canadian dollars and fifty cents (4.50 CAD) ● Twenty-eight Czech koruna and fifty haler (28.50 CZK) ● Thirteen United Arab Emirates dirham and fifty fils (13.50 AED) ● Thirteen Danish kroner and fifty øre (13.50 DKK) ● Twenty-eight Norwegian kroner and fifty øre (28.50NOK) ● Twenty-eight Swedish kronor and fifty öre (28.50 SEK) ● Two hundred ninety-eight Kazakhstani tenge and fifty tiyn (298.50 KZT) ● Three Eswatini lilangeni (3 SZL) ● Thirteen Israeli new shekels and fifty agorot (13.50 ILS) ● Three Australian dollars (3 AUD) ● One hundred forty-eight Indian rupees and fifty paise (148.50 INR) ● Three Swiss francs (3 CHF) ● Thirteen Turkish lira and fifty kuruş(13.50 TRY) ● Two hundred twenty-three Serbian dinars and fifty para(223.50 RSD) ● Thirty Mexican pesos (30 MXN)
---	---

- (e) You are solely responsible for your tax and any other similar liability which may arise from your participation in the Friends Reward Program. We are not your tax agent, and we will not deduct or pay any taxes due to be paid by you from the rewards amount received by you in any tax reporting period.
- (f) We reserve the right to change or modify the Friend Rewards Program conditions or discontinue the Friend Rewards Program at any time, for any reason and without prior notice, unless required by law. We will honour our obligations to you under this section 4 up until the date of any such termination.

5. Other legal bits

- (a) These Terms shall be governed by the laws and jurisdiction applicable to the Paysend Terms of Service you agreed to when you registered with us. For example, if you opened your Paysend Account in the UK, the applicable laws will be those of England and Wales and the jurisdiction will be the courts of England.
- (b) We reserve the right to change or modify (from time to time) or discontinue these Terms at any time, for any reason and without prior notice, unless required by law. We will honour our obligations to you under these Terms up until the date of any such termination but will under no circumstances be liable to you for any such termination nor having to continue to offer you marketing terms that no longer exist by virtue of such termination (including any rewards, codes, bonuses).

Any revised (or updated) Terms or the specific terms and conditions for promotions will take immediate effect when posted/uploaded to the Paysend website or as otherwise expressly indicated. By continuing to use Paysend Services, any promotions, including the Friend Rewards Program, after any changes to these Terms or specific terms and conditions for promotions the latter takes effect, and you agree to be bound by those changes. Express notification of any revised or updated Terms or specific terms and conditions for promotions is not required, and the new specific terms and conditions for promotions will automatically take effect.

- (c) If we cancel your Paysend Account for any reason, these Terms will become redundant, and you will no longer be eligible to participate in any of our marketing promotions.
- (d) You must not provide any false, inaccurate, incomplete or misleading information. We will not honour any rewards where your conduct to obtain such rewards is illegal, fraudulent, incomplete or is misleading in any way, nor if you breach any of the Terms of Service applicable to you.
- (e) If we suspect (in our sole and absolute discretion) that you have not used these Terms and any other our marketing terms and conditions, including the Friend Rewards Program, in good faith or have breached or acted inconsistently with these Terms and/or any other our terms and conditions, we have the right to: (i) not pay you any applicable bonus; (ii) suspend these Terms, pending our own internal investigation, or (iii) terminate these Terms and other ones with you, your participation in the Friend Rewards Program or your access to our services under the Paysend Terms of Service applicable to you. You understand and agree that termination of your participation in the Friend Rewards Program and/or your access to Paysend's service will result in the immediate forfeiture of any and all applicable bonuses associated with you. Paysend will be the sole arbiter in cases of suspected abuse, fraud, or violation of its rules and any decision it makes relating to termination, suspension, or disabling of your participation in the Friend Rewards Program, or other promotion terms and/or your forfeiture of any bonus.
- (f) **Limitation of liability and indemnity:** Paysend accepts no liability for any use of the promotions, including the Friend Rewards Program, which does not comply with these Terms and any other terms and conditions, including the Friend Rewards Program. To the maximum extent permitted by law, and notwithstanding any other provision in these Terms, Paysend shall not be liable to you whether in contract, tort (including negligence), breach of statutory duty, equity, misrepresentation (whether innocent or negligent), restitution or otherwise for any loss of business, all loss of profit, loss of use of money, loss of revenue, loss of contracts, any increase in costs and expenses, wasted expenditure, dilution of goodwill, loss or corruption of data and all indirect, incidental, consequential, special, punitive or exemplary damages, however arising under these Terms, even if both you and Paysend have knowledge of the possibility of such damages arising from or related to these Terms.

You will indemnify and hold Paysend, and each of its officers, agents, partners and employees ("Paysend Indemnitees") harmless from any claims or demands, losses, liabilities, damages, costs, and expenses (including reasonable attorneys' fees), whether direct or indirect, including any interest, fines, legal and other professional fees and expenses awarded against or incurred or paid by Paysend Indemnitees, arising

out of, or in connection with: (i) your breach of these Terms, including any warranties, representatives and undertakings; (ii) any fraud or wilful misconduct committed by you; (iii) your actions that damage the reputation of any of Paysend group of companies, including each of its officers, agents, partners and employees; (iv) your failure to comply with any of the applicable laws or regulations; (v) any of your acts or omissions, including any negligence which causes or contributes to any loss or damage to a person (or legal entity) or (their) property; (vi) your infringement or alleged infringement of a third party's rights (including any intellectual property rights); and (vii) any claim, demand, fine, penalty, action, investigation or proceeding by any third party (including any subcontractor, regulator or client/customer of Paysend) against Paysend caused by your actions (whether directly or indirectly) or omissions. This provision will continue after our relationship ends and survive any termination.

You acknowledge that we may use bonuses to set-off any amounts you owe us, for any reason whatsoever (subject to applicable law).

The Paysend's total aggregate liability, whether in contract, tort (including negligence or breach of statutory duty), misrepresentation (whether innocent or negligent), restitution or otherwise, arising in connection with the performance or contemplated performance of this Agreement, shall be limited to the amount paid by Paysend to you during the 12 (twelve) months preceding the date on which the relevant claim arose.

- (g) The rewards' denomination currency will be determined by us in our sole and absolute discretion, and you will not be able to choose the rewards' denomination currency.
- (h) Our communications with you will be in English, although if we are able to communicate with you in your language we will endeavour to do so.

Effective date: November 2025