



Paysend US Back to School Promotion Terms and Conditions

These Paysend Back to School Promotion Terms and Conditions ("**Promotion Terms**") apply to eligible Paysend customers ("**Customer**", "**you**", "**your**") who participate in the Promotion and who are subject to these Promotion Terms.

By taking part in this Paysend Back to School 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 US LLC ("**Paysend**", "**our**", "**we**", "**us**"). These Promotional Terms are supplemental to, and must be read together with, the Paysend Terms of Service and the Standard Marketing Terms and conditions applicable to your jurisdiction available at <https://paysend.com/rules> ("**Applicable Terms**").

Eligibility Requirements:

To qualify for the Promotion, you must:

1. Be a New Customer (as defined below) to participate in Section A, or a Selected Existing Customer (as defined below) to participate in Section B;
2. Be a resident of the United States of America, or another sending country supported by Paysend (excluding the United Kingdom, European Economic Area, and Canada);
3. Be at least 18 years old, or the applicable age of majority or consent in your jurisdiction; and
4. During the Promotion Period, comply with all promotional requirements set forth in these Promotion Terms and any other applicable promotional communications.

Definitions:

1. A "**New Customer**" is an individual who has not previously registered, held, or used a Paysend account (including any account associated with the same email address, phone number, payment card, or government-issued identification), and who successfully creates a new Paysend account during the Promotion Period.
2. A "**Selected Existing Customer**" is an individual who holds a registered, valid, and active Paysend account prior to the start of the Promotion Period and who satisfies at least one of the following criteria:
 - a. sent five (5) or more transfers in the last six (6) months;
 - b. sent at least one (1) but no more than fifteen (15) transfers in the last six (6) months;
 - c. sent their first transfer in the last six (6) months;
 - d. sent five (5) or more transfers in the last twelve (12) months, but has not sent a transfer in the last six (6) months;
 - e. sent at least one (1) transfer in the last twelve (12) months, but has not sent a transfer in the last six (6) months;
 - f. sent their first transfer in the last twelve (12) months, but has not sent a transfer in the last six (6) months; or
 - g. has not transacted with Paysend in the last twelve (12) months

Paysend will, at its sole discretion, select existing customers who meet at least one of the criteria above ("Selected Existing Customers"). Selected Existing Customers will receive an email: (i) notifying them of the Promotion; and (ii) specifying the terms for which they are eligible. Not all existing Paysend customers may be eligible. Only existing customers who Paysend determines meets at least one of the criteria above will receive a qualifying email communication during the Promotion Period.

3. An "Eligible Customer" means collectively a New Customer or a Selected Existing Customer, in each case who satisfies the eligibility requirements set forth above.



Promotion period:

The Promotion will run from 14 August 2026 through 30 September 2026 ("**Promotion Period**").

1. Promotion:

1. Section A — New Customers

- a. New Customers who, during the Promotion Period, enter promotional code **SEPT5** (the "**Promo Code**") on an international transfer of at least \$100 USD (or equivalent) to any receiving country supported by Paysend will:
 - i. Receive a no -transfer- fee transfer and a \$5 USD (or equivalent) bonus reward on each of their first two eligible international transfers, for a maximum bonus reward of \$10 USD (or equivalent). The same Promo Code **SEPT5** must be entered on each transfer to claim the offer. Third-party fees may still apply; and
 - ii. The transfer will be processed at a foreign exchange rate determined by Paysend, which may include a margin over the market rate. The rate is published on Paysend's app or website at the time the transfer is submitted. Customers should review the displayed rate prior to initiating a transfer. Not valid for same-currency transfers.
 - iii. The bonus reward will be credited to the customer's Paysend Bonus Account within 24 hours of each successful transfer completion. Limited to the first two eligible transfers per new customer during the Promotion Period.

2. Section B — Selected Existing Customers

- a. Selected Existing Customers who during the Promotion Period: (i) receive an email from Paysend, identifying them as a Selected Existing Customer; (ii) enter the Promo Code specified in such email; and (iii) send an international transfer of at least the minimum amount specified in the email to any receiving country supported by Paysend, will qualify for the Promotion. The Promo Code, the bonus reward amount, and the minimum qualifying transfer amount are specific to each Selected Existing Customer and will vary from customer to customer. Each Selected Existing Customer should refer to their individual email communication for the terms applicable to them, Eligible Existing Customers who comply with the terms specified in their email will:
 - i. Receive a no-transfer-fee transfer and the bonus reward amount, specified in their email communication on each of their first two eligible international transfers, up to the maximum bonus reward amount specified in that email communication. The same Promo Code specified in the email must be entered on each transfer to claim the offer. Third-party fees may still apply; and
 - ii. The transfer will be processed at a foreign exchange rate determined by Paysend, which may include a margin over the market rate. The rate is published on Paysend's app or website at the time the transfer is submitted. Customers should review the displayed rate prior to initiating a transfer. Not valid for same-currency transfers.
 - iii. The bonus reward will be credited to the customer's Paysend Bonus Account within 24 hours of each successful transfer completion. Limited to the first two eligible transfers per Selected Existing Customer during the Promotion Period.



General Conditions Applicable to all Promotions

1. The Promotion is limited to one (1) Eligible Customer account per person, with a maximum of two (2) qualifying transfers per Eligible Customer account during the Promotion Period.
2. Promo Code provided on the communication must be entered each time the Eligible Customer makes a transfer up to the maximum number of transfers available for this Promotion.
3. Transfers submitted outside of the Promotion Period will not be eligible for the Promotion.
4. 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.
5. 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.
6. The Promotion is valid only for international transfers and is not applicable to same-currency transactions.
7. This Promotion cannot be combined with other Paysend promotions, offers, discounts, referral programs, or incentives unless expressly stated otherwise by Paysend.
8. VOID WHERE PROHIBITED BY LAW. This Promotion is void in any U.S. state, territory, or jurisdiction where it is prohibited or restricted by applicable law.

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 honoured 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, these Promotion Terms will prevail.
11. These Promotion Terms shall be governed by the laws of the State of Delaware, without regard to its conflict of law principles. Any disputes arising from or relating to this Promotion shall be resolved exclusively in the state or federal courts of the State of Delaware.