



PAYSEND US NEW CUSTOMER SUMMER PROMOTION TERMS AND CONDITIONS

These Paysend US New Customer Summer Promotional Terms and Conditions (the "Promotion Terms") apply to eligible Paysend customers (the "Customer," "you," "your")

By taking part in Paysend US 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 any additional promotional materials issued by Paysend US LLC, a Delaware limited liability company ("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").

Capitalized terms not defined herein have the meanings set forth in the Terms of Service.

Important disclosures

1. All money transmission activities are performed solely by Paysend, a licensed money transmitter (NMLS ID: 2048617) in the states listed here <https://paysend.com/license/us>. In states where Paysend is not licensed, money transmission services are provided by Paysend's banking partner.

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 the United States of America or supported Territories (US).
 - (c) Be at least eighteen (18) years of age or the age of majority in your jurisdiction of residence (in Alabama and Nebraska must be over 19 years old, and in Mississippi over 21 years);
 - (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").

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Promotion:

1. During the Promotion Period, eligible Customers who complete one (1) qualifying international transfer (with no minimum spend required) to the following countries:

Algeria, Andorra, Argentina, Armenia, Australia, Austria, Azerbaijan, Bangladesh, Belgium, Belize, Benin, Bhutan, Botswana, Brazil, Bulgaria, Burundi, Cameroon, Canada, Cape Verde, Chile, China, Colombia, Costa Rica, Cyprus, Czech Republic, Denmark, Djibouti, Dominica, Dominican Republic, Ecuador, El Salvador, Estonia, Fiji, Finland, France, Gambia, Germany, Ghana, Guatemala, Guinea, Guyana, Honduras, Hong Kong SAR, Hungary, Iceland, India, Indonesia, Ireland, Israel, Italy, Jamaica, Japan, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Madagascar, Malaysia, Malta, Mauritania, Mauritius, Mexico, Moldova, Mongolia, Morocco, Mozambique, Namibia, Nepal, Netherlands, New Zealand, Nigeria, Norway, Pakistan, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Rwanda, Saudi Arabia, Senegal, Sierra Leone, Singapore, Slovakia, Slovenia, South Africa, South Korea, Spain, Sri Lanka, Sweden, Switzerland, Tajikistan, Tanzania, Thailand, Togo, Turkey, UAE, Uganda, Ukraine, United Kingdom, Uruguay, United States, Uzbekistan, Vietnam, Zambia;

supported by Paysend will receive the following promotional offer (the “Promotional offer”):

- (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 be eighty percent (80%)
The discount for each corridor 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 and applicable discount for their selected corridor prior to initiating a transfer.

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

b) 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.

c) 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:

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1. The Promotion is limited to one (1) Eligible Customer account per person and one (1) qualifying transfer per Eligible Customer during the Promotion Period.
2. Transfers initiated outside of the Promotion Period will not qualify for the Promotion.
3. A transfer shall be deemed “successfully completed” when the transferred funds have been successfully delivered to the intended recipient and the transaction has not been reversed, refunded cancelled, charged back, restricted, or otherwise flagged for fraud, compliance, or security-related reasons.
4. Insufficient funding, payment reversals, cancelled transactions, chargebacks, disputed transactions, failed transactions, or transfers restricted for fraud, compliance, or security reasons shall render the applicable transfer ineligible for the Promotion. The Promotion shall not apply to any transactions would otherwise qualify but is subsequently cancelled either by the Customer or by Paysend.
5. The Promotion is valid only for international transfers and does not apply to domestic transfers or same-currency transactions.
6. This Promotion cannot be combined with any other Paysend promotion, referral program, offer, discount, incentive, or promotional campaign unless expressly stated otherwise by 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 Offer.
8. Paysend makes no representations regarding the tax treatment of any Promotional Offer.

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.

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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 Offer 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.

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.