



PAYSEND US SUMMER PROMOTION TERMS AND CONDITIONS

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

By taking part in the Paysend US 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 regarding Visa and FIFA

1. FIFA World Cup 2026™ names, logos, trademarks, and related intellectual property are owned by their respective rights holders. Visa and related trademarks are the property of their respective owners. Nothing in this Promotion grants any participant any ownership interest, license, or other rights in or to any FIFA, Visa, or related intellectual property.

2. Unless expressly stated otherwise, this Promotion is not sponsored, endorsed, administered by, or associated with Visa U.S.A. Inc. (“Visa”) or Fédération Internationale de Football Association (“FIFA”). To the fullest extent permitted by law, Visa, FIFA and each of their respective affiliates, successors, assigns, and their respective officers, directors, employees, and agents shall have no liability or responsibility for any loss, damage, or claim of any kind arising out of or in connection with this Promotion or participation in it. Administration of the Promotion is solely the responsibility of Paysend.

3. 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:

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- (a) Be a registered Paysend customer with a valid Paysend account (including customers who register 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 an eligible international money transfer using the Paysend platform;
- (e) Send funds to an eligible Visa debit card recipient
- (f) Send at least USD \$200 in a single qualifying transfer;
- (g) Enter and apply the applicable promotional code communicated by Paysend; and
- (h) comply with all promotional requirements set forth in these terms and any other applicable promotional communications.

This Promotion shall not be available for: (i) same-currency transfers; (ii) domestic transfers; or (iii) transfers to recipients who are not eligible Visa debit card recipients.

Promotional Code Distribution:

The promotional code required for this Promotion will be distributed to eligible customers as follows:

(a) **New Customers:** Customers who register for a Paysend account during the Promotion Period must first complete an initial transfer of any amount to an eligible Visa debit or credit card recipient. Upon successful completion of that initial transfer, Paysend will deliver the promotional code to the customer via email or other CRM communication. The initial transfer that triggers delivery of the promotional code does not itself earn the Promotional Bonus; the Promotional Bonus is earned only on subsequent qualifying transfers in which the promotional code is applied.

(b) **Existing Customers:** Customers who held a valid Paysend account prior to the Promotion Period, and who have previously completed a transfer to an eligible Visa debit or credit card recipient or are located in corridors where Visa debit card transfers are available, may receive the promotional code directly via email, push notification, or other CRM communication from Paysend without the requirement to complete a prior qualifying transfer.

(c) Paysend reserves the right to determine the timing and method of promotional code distribution in its sole discretion. Receipt of the promotional code does not guarantee eligibility for the Promotional Bonus; all other eligibility requirements set forth in these Promotion Terms must also be satisfied.

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Customers located in the rest of the world are subject to separated Paysend promotional terms. The Total Prize Pool (as defined below) is shared between these Promotion Terms and the rest of the world's promotional terms.

Promotion period:

1. The Promotion will run from June 1, 2026, through August 31, 2026 (inclusive) (the "Promotion Period").

Promotion:

1. Eligible Customers who complete qualifying transfers during the Promotion Period will receive a promotional bonus reward of USD \$6.50 per qualifying transfer, up to a maximum total promotional bonus reward of USD \$26.00 per Eligible Customer, subject to these Promotion Terms and the Total Prize Pool (as defined below) (the "Promotional Bonus").
2. A maximum of four (4) qualifying transfers per Eligible Customer are eligible for the Promotion.
3. Each Promotional Bonus will be credited to your Paysend bonus account within fourteen (14) calendar days after successful completion of the applicable qualifying transfer.
4. Notwithstanding anything to the contrary set forth herein, Paysend reserves the right to delay, withhold, cancel, reverse, or recover any promotional reward where fraud, abuse, suspicious activity, compliance concerns, technical issues, or violations of the Promotion Terms are suspected.
5. The total aggregate value of all Promotional Bonuses awarded under this Promotion and any related Promotional Terms applicable to other jurisdictions shall not exceed USD \$500,000 (the "Total Prize Pool") for the duration of the Promotional Period. The Total Prize Pool is shared across all jurisdictions in which the Promotion operates. Once the Total Prize Pool has been fully allocated, no further Promotional Bonuses will be awarded under these Promotion Terms or any related jurisdiction-specific promotional terms. In the event that a qualifying transfer is completed but the remaining balance of the Total Prize Pool is insufficient to pay the full Promotional Bonus, Paysend may, at its sole discretion, award a partial Promotional Bonus equal to the remaining balance or decline to award any Promotional Bonus for that transfer.

Conditions:

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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 debit 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.
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

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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.

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.

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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.