

## Paysend UnionPay Promotion

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

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By taking part in this Paysend UnionPay 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 ("**Paysend**", "**our**", "**we**", "**us**"). These Promotion 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**").

### 1. Eligibility Requirements:

To qualify for the Promotion, you must:

- A. Be a registered Paysend customer;
- B. Be a resident of a sending country supported by Paysend (excluding the United States) where UnionPay is available as a payout method when sending to China;
- C. Be at least 18 years old, or the applicable age of consent in your jurisdiction;
- D. During the Promotion Period, comply with all promotional requirements set forth in these Promotion Terms and any other applicable promotional communications.

### 2. Promotion Period:

- A. The Promotion will run from October 1, 2026, through October 31, 2026 ("**Promotion Period**").

### 3. Promotion:

- A. Eligible customers who, during the Promotion Period, complete a qualifying money transfer (no minimum spend required) to China, using China UnionPay as the payout method, will automatically have the standard transaction fee waived for that specific transfer.

### 4. General Conditions Applicable to all Promotion

- A. Eligible customers may send multiple transfers.
- B. No promocode required. Customers sending from jurisdictions where UnionPay is available as a payout method will be automatically eligible for the promotion.
- C. Transfers submitted outside of the Promotion Period will not be eligible for the Promotion.
- D. A transfer is considered "successfully completed" when the funds are successfully deposited into the intended recipient's eligible account and the transaction has not been reversed, refunded, cancelled, charged back, or restricted for compliance or fraud-related reasons.
- E. 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.
- F. The Promotion is valid only for international transfers and is not applicable to same-currency transactions.

- G. This Promotion cannot be combined with other Paysend promotions, offers, discounts, referral programs, or incentives unless expressly stated otherwise by Paysend.

## **5. Other Important Information:**

- A. 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.
- B. 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.
- C. 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.
- D. 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.
- E. 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.
- F. 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.
- G. You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations.
- H. 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>.
- I. 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.
- J. If there is a discrepancy between these Promotion Terms and those in any promotional material, these Promotion Terms will prevail.
- K. 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.