

## REFER A FRIEND TERMS & CONDITIONS

**These Terms & Conditions are effective from and including 24th March 2015 and are applied to our “Refer a friend” campaign**

*Definitions:*

*The Referrer: meaning the registered Xendpay user*

*The Referral: meaning the new Xendpay user registered via the Personal Link*

*Personal Link: meaning the link on the “Refer a Friend dashboard”*

- The Xendpay Referral scheme lets existing customers refer friends & family to the service.
- To refer a friend, The Referrer needs to share their Personal Link via their Xendpay account (“Refer a friend dashboard”). To be effective, registration of The Referral needs to be done via this link.
- Once registered, The Referral will get £10/€10/\$10 (or equivalent in payment currency) on their first transaction (minimum sending amount is £100)
- The Referrer gets £10/€10/\$10 (or equivalent in payment currency) on his transfer credit balance once The Referral has registered and made a minimum transaction size of £100.
- Please note that if you cancel a transaction where a discount has been applied, you'll lose the discount as well.
- Transfer credit needs can be redeemed by The Referrer against subsequent transfers on Xendpay and within 1 year from the date of issue. No cash alternatives will be offered at any time.
- If multiple links are sent to one person – the link they use to register will determine who receives the credit.
- We will only accept referrals for new customers. Self-referrals from different email addresses will be rejected.
- Xendpay reserve the right to refuse to issue credit if there is a valid reason to do so.
- Xendpay will not accept referrals for anyone who has been a customer in the three months prior to a referral.
- If Xendpay ceases to trade any unused credit will be unavailable.
- Xendpay reserves the right to withdraw or amend these T&Cs and the methods through which these rewards are earned at anytime.
- Xendpay reserves the right to disqualify any user at any time from participation in the program if the user does not comply with any of these T&Cs.



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- Xendpay reserves the right to suspend this offer at any time and without prior notice.

For more information, please write to [referralsupport@xendpay.com](mailto:referralsupport@xendpay.com).