

REFER A FRIEND TERMS & CONDITIONS

These Terms & Conditions are effective from and including 22nd May 2017 and are applied specifically 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"

Sending currency: The currency in which the sender pays Xendpay

- The Xendpay Referral scheme lets new & 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 can only be done via this link.
- Once the Referral has a fully verified account with Xendpay and completes their first transaction, they will qualify for a credit of £10/€10/\$10 (or equivalent in sending currency) towards their next transaction (minimum sending amount is £100/€100/\$100, or equivalent in sending currency).
- The Referrer will receive £10/€10/\$10 (or equivalent in sending currency) on their transfer credit balance credit once the Referral has completed their transaction of minimum £100/€100/\$100 (or equivalent in sending currency).
- * For every 5 referrals, the Referrer will receive an additional £25/€25/\$25 (or equivalent in sending currency) credit to their account.
- * For every 10 referrals, the Referrer will receive an additional £50/€50/\$50 (or equivalent in sending currency) credit to their account. The Referrer will only receive the difference in credit from 5 referrals to 10 referrals (i.e., £25/€25/\$25) and not a further £50/€50/\$50 to their account.
- Please note that if you cancel a transaction where a referral credit has been applied, the credit will be lost and cannot be reapplied to your account.
- The referral 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. Affiliates are excluded from this offer.
- Xendpay reserve the right to refuse to issue credit if there is a valid reason to do so.
- 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 any time.

- Xendpay reserves the right to disqualify any user at any time from participation in the scheme if the user does not comply with any of these T&Cs.
- Rewards will be credited in the currency that the sender has paid to Xendpay, which can be £/€//\$ or equivalent amount in their sending currency.
- Xendpay reserves the right to suspend this offer at any time and without prior notice. For more information, please write to support@xendpay.com.