

RULES OF THE LOYALTY PROGRAM "BRING A FRIEND"

1. General Provisions

1.1. These Rules of the "Bring a Friend" Loyalty Program (hereinafter referred to as the "Rules") determine the procedure and conditions for participation in the "Bring a Friend" loyalty program in the territory (hereinafter referred to as the "Program").

1.2. These Rules are a public offer of LLC PaySend Processing,

addressed to all interested parties, to participate in the Program in line with certain

Terms and Conditions, without limitation of time for acceptance and the possibility of early withdrawal of this offer. The rules represent a complete and unconditional acceptance of the terms of this program.

1.3. The performance by an individual of any actions aimed at participation in the Program, is a confirmation that such an individual agrees with these Rules, accepts (in full, without any exceptions) the terms of the Service Offer, as well as the terms of the Public Offer of the Non-Bank

credit organization "PaySend Processing" - a joint stock company for the provision of services for the transfer of funds on behalf of an individual using bank card posted on website www.paysend.com.

1.4. Any individuals who have full legal capacity in accordance with the current legislation of the applicable territory, committed the actions necessary for participation in the Program, provided for in these Rules (hereinafter - Member).

1.5. The program is a marketing event aimed at attracting new users of the technology service provider PAYSEND (hereinafter referred to as the "Service"), and also aimed at increasing user activity and

the number of transfers made through the use of the PaySend system.

1.6. The organizer and operator of the Program is a limited liability company

"Paysend Processing" (TIN 7722773179, BIN 1127746263589, address

Location: 115230, Moscow, Warsaw highway, Building 47, Building 4, Floor 13, Pom. XXI, com.12).

1.7. Website address where you can find information about the ongoing

Program is www.paysend.com (Program site).

1.8. The program is not a lottery, betting, gambling or any other game, based on chance.

1.9. The fact of participation in the Program implies that its Participants agree to

provide the Organizer with their personal data. The Organizer reserves a right to collect personal data during the time of the Participant's taking part in the Program, and to process it including the collection, systematization, accumulation, storage (including for the case of claims), clarification (update, change), use (including for the purposes of individual communication with the Participants), distribution, depersonalization, blocking, destruction of personal data for purposes related to the implementation of the Program.

The personal data of the Participants will be used exclusively by the Organizer or authorized persons acting on the basis of non-disclosure agreements. All customer data is deemed confidential in connection with the Program, and will not be provided to any third parties for purposes not related to the Program and making transfers. Specified consent is given by the Participant for the entire duration of the Program and may be withdrawn by the Participant at any time by written notification sent to the address of the Organizer by registered

mail. For all personal data provided by Participants during the Program, the Organizer or persons authorized by him will observe their privacy and take measures to ensure the security of personal data according to the legislation on the protection of personal data.

2. Terms and definitions

The organizer is Pasend Processing, a Limited Liability Company. Organizer of the program also acts as the operator of the Program;

Bonus (PAYSEND BONUS) – is a virtual unit that is credited to the Bonus

account of the Program Member when taking part in the program in line with specified Rules. Amount

in accrued Bonuses can be used by the Participant to use certain Privileges in

in accordance with these Rules;

Bonus Account - an individual account of the Participant established by the Organizer in its information system containing a set of accounting and information data

about the current bonus balance. The bonus account is not a bank account;

Bonus accrual is a procedure that results in an increase in the number of

Bonuses on the Participant's Bonus Account on the grounds provided for in the Rules;

Bonuses are written off - a procedure that results in a decrease in the number of Bonuses.

on the Bonus account due to on the Bonus account in connection with the use of Privileges by the Participant;

Program Participants (Participant) - Client and Invited User;

Client - an individual who is a Service User with a registered Account

User's entry in accordance with the provisions of the Service Offer, which has transmitted to the Invited

user promo code;

Service User - an individual who has entered into an Agreement on the provision of use of services information technology services PAYSEND (on the terms of the Public an offer to use the PAYSEND Information Technology Service posted on www.paysend.com)

Invited user - an individual who is a new User of the Service and used the promo code received from the Client;

Promotional code - a combination of letters of the Latin alphabet and (or) numbers;

Privilege is a form of encouraging Members in accordance with these

Rules and debiting Bonuses from the Bonus Account of the Participant;

User Account - a record in the Organizer's information systems, providing the User with the possibility of protected use of the Service in a personal account allocated by the Organizer for the User;

3. Terms of taking part in the program.

3.1. The participants of the Program are the Client and the Invited User.

3.2. Each User is automatically issued a unique account and User Personal Promo Code by making it available in the User Account

3.3. You can become a Program Member in the following cases:

3.3.1. To the Service User - to transfer your Promo Code to another individual, not which is at the time of transfer of the Promotional Code by the Service User. Such Member for the purposes of these Rules it is referred to as the Client.

3.3.2. New User of the Service - indicate the Promo Code received from the Client when

making your first transfer using the Service by introducing the Promotional Code in a special input field. Such Member shall be referred to for the purposes of this Regulation an Invited user.

3.4. The client can transfer his promo code to an unlimited number of individuals.

4. Bonus accrual

4.1. Within the framework of the Program, the Organizer shall accrue Bonuses to the Bonus Account.

For each successfully implemented by one such Invited user transaction (starting with the second transaction, successfully carried out by the Invited user) accrues 49 bonuses (but no more than 12 transfers (starting from the second transaction, successfully carried out by the invited user) made by this

Invited user within 12 months from the date of registration of the Account of the Invited User.

4.2. Within the framework of the Program, the Organizer shall accrue Bonuses to the Bonus Account.

For the invited user is as follows -

For the first transfer of funds using a bank card, Invited user through the use of the Service, subject to activation. The invited user received from the Participant Promo code, the amount is charged

Bonuses equivalent to the amount of commission paid by the Invited User for making this transfer.

4.3. The Participant may receive information about the status of the Bonus Account in the User Account

4.4. The maximum amount of bonuses that can be accumulated is not limited.

4.5. For the first successful transaction by the invited user Bonuses to the Customer's Bonus Account are not made.

5. The procedure for using bonuses.

5.1. A Program Member who has accumulated Bonuses on his Bonus Account is entitled to use Privileges granted by the Organizer with simultaneous debiting of Bonuses from the Account Member in the ratio of 1: 1 (1 (One) Bonus is 1 (One) unit of applicable currency).

5.2. A participant who intends to use Bonuses to receive Privileges chooses the type Privileges in the User Account, namely:

- Privilege, selected in the form of a transfer by the Organizer of funds to

the Participant's bank card issued by the credit card organization. In this case, the amount of privilege, one-time subject to transfer to the bank card indicated by the Participant cannot be less than 99 (ninety-nine) rubles or its equivalent. Privileges are credited in term specified in the Public Offer of the Payments and Settlements Non-bank Credit Organization

- Joint-stock company on the provision of money transfer services
on behalf of an individual using a bank card;

- Privilege, selected in the form of payment for the Participant of the services of organizations, list of which is specified in the User Account. At the same time the minimum size Privilege is 49 (forty nine) rubles or its equivalent in other currencies.

5.3. Privileges are not given to Members in cash. Replacement can not be carried out.

Privileges can be used by Members only in the ways indicated by
in paragraph 5.2. of the current Rules

5.4. Bonuses written off to the Privilege account are not restored.

5.5. There are no time restrictions on the use of bonuses.

5.6. In case of unsuccessful use of Privileges, Bonuses are returned to the Bonus account of the participant.

5.7. The Organizer reserves the right to deduct any Bonuses from the Bonus Account of the Participant,

accrued by mistake and the result of a technical failure of the Organizer's systems.

6. Additional conditions:

6.1. The organizer is not responsible for the actions / inaction of the cellular operator or Internet provider to which the Participant and other persons involved in the process are connected

and also the transfer, receipt of information and the performance of actions necessary for participation in the Program; as well as for non-fulfillment (untimely execution) by Participants duties stipulated by these Rules.

6.2. The organizer is not responsible for any consequences of the Participant's mistakes (including, but

not excluding, the incorrect indication by the Participants of any necessary details), including (among other things) costs incurred by the latter.

6.3. The Organizer does not provide the Participant-Client with information about

Invited users to transfer money using a bank card through the use of the Service.

6.4. The Operator is entitled to terminate participation in the Program of any Participant without warnings for any reason, including, but not limited to, the case if the Participant:

6.4.1. does not comply with these Rules;

6.4.2. abuses any Privileges granted to a Member under Programs;

6.4.3. provides misleading or incorrect information

To the operator.

6.5. For all questions related to participation in the Program, you should contact

Email address: help@paysend.com

6.6. The operator, at its discretion, has the right to make any changes to these Rules at any time. Information about these changes will be posted on www.paysend.com

These rules are considered modified from the date specified in relevant notice, unless otherwise provided by applicable laws of the territory.

If after the entry into force of the amendments, the Participant continued to participate in Program, such changes are considered accepted by the Member.

6.7. The operator has the right to terminate the terms of these Rules unilaterally, notifying the Participants thereof by posting on the Website of the Program.

These rules are considered canceled from the moment specified in the corresponding notice, unless otherwise provided by applicable law of the territory.

6.8. The Program for the Member shall terminate upon termination or the program by the operator in line with instruction specified by clause 6.7 of these Rules.