The Skrill Money Transfer Refer a Friend Programme (“SMT RaF Programme”) allows you to receive

Referral Credits from Skrill for referring prospective New Members to use the Skrill Money Transfer Services. To participate in the SMT RaF Programme you must comply with these Terms and Conditions at all times (“Terms and Conditions”). Please read them carefully. By referring a friend to the SMT RaF Programme, you will be deemed to have accepted and be bound by these Terms and Conditions.

These Terms and Conditions are made between Paysafe Financial Services Limited, company number 04478861, with its registered office located at 1st floor, 2 Gresham Street, London, EC2V 7AD, UK (“Skrill” or “us”) and you (hereinafter “you” or “Referrer”), each a Party or collectively the Parties.

1. Definitions and Interpretation

1.1. Unless stated otherwise, capitalised words in this agreement have the same meaning as in the Skrill Account Terms of Use and the Skrill Money Transfer Terms and Conditions. The following defined terms have the meanings set out below.

1.2. The following terms when used in these Terms and Conditions shall have the following meaning:

Applicable Laws and Regulations means any law, statute, rule, regulation, order, circular, decree, directive, judgment, decision or other similar mandate of any applicable central, national, state or local governmental authority having competent jurisdiction over, or application, to the Party, a Referred Member, or subject matter in question.

Eligible Country means the countries listed in section 3.2. as well as any such other country that Skrill may elect to support and notify to the Referrer from time to time.

Eligible Transaction means a transaction as specified in section 3.3.

Intellectual Property means Skrill’s or Skrill’s affiliated companies’ patents, trademarks, copyrights, design rights (whether registrable or not), logos, copyright, trade, business and domain names, moral rights, know-how, trade secrets, rights in databases, rights in computer software and any other similar rights or obligations whether registrable or not (and including all applications and renewals or extensions of such rights) in any country.

Member Account means the electronic money account registered with Paysafe Financial Services Limited in the name of a Member.

New Member means a consumer who, at the time of the referral by Referrer to Skrill in accordance with section 2, does not have an existing Member Account.

Prohibited Activities means the activities set out in section 4 or any other activities notified to the Referrer by Skrill from time to time.

Promotional Code(s)means a code that Members can enter into a specifically dedicated promotional box on the Skrill money Transfer’s website to obtain a one-off discount.

Referral Code means a unique number or a combination of numbers and letters assigned to your Member Account. You can use this code to refer your friends and relatives to Skrill Money Transfer. You can either give this code to your friends and relatives to be entered manually when they create their New Member Accounts or upon their first transaction after becoming a New Member, or share your custom link on Approved Media as defined in section 5.1.

Referral Credit(s) means the Referral Credit(s) payable by Skrill to Referrer for the referral of the Skrill Money Transfer Services to New Members in accordance with section 3.2 (Referral Credits).

Referred Member means a New Member who was referred by Referrer to Skrill Money Transfer Services using the Referral Code provided by Referrer, has registered a Member Account in accordance with the Skrill Account Terms of Use and who has successfully completed an Eligible Transaction.

Referrer Member Account means the Member Account(s) held in the name of Referrer with Skrill that the Referred Members' accounts are tagged to.

Skrill Money Transfer Services means the Skrill Money Transfer Services available on our international money transfer page.

Skrill Services means the services provided by Skrill which includes (but is not limited to) the issuance of electronic money and related payment processing services for the purpose of the Member Account.

Tagged Account means the Member Account of a Referred Member that has been tagged to the Referrer Member Account for the purpose of generating Referral Credit(s).

1.3. The Skrill Account Terms of Use and the Skrill Money Transfer Terms and Conditions, as amended from time to time, are incorporated into and form part of these Terms and Conditions and apply to Referrer and the Referrer Member Account. The Skrill Account Terms of Use are available at https://www.skrill.com/en/footer/terms-conditions/skrillaccounttermsofuse/pfsl-feb2027 and the Skrill Money Transfer Terms and Conditions are available at https://www.skrill.com/en/footer/terms-conditions/skrill-send-direct-terms-and-conditions/pfsl-feb2027

1.4. In the event of any inconsistency between any of the provisions of the Skrill Account Terms of Use, the Skrill Money Transfer Terms and Conditions and these Terms and Conditions, to the extent of the inconsistency, these Terms and Conditions will prevail. Capitalised words have the same meaning as in the Skrill Account Terms of Use and the Skrill Money Transfer Terms and Conditions, if not otherwise defined herein.

2. Referrals

2.1. You shall co-operate in good faith with Skrill to promote and refer the Skrill Services Money Transfer Services to New Members in accordance with these Terms and Conditions. You acknowledge and agree that Skrill may in its sole discretion decide whether or not to accept New Members as Referred Members.

2.2. The legal relationship between Skrill and any Referred Member will be the sole remit and responsibility of Skrill. With the exception of section 3.2 (Referral Credit(s)) Skrill will not be liable to provide to You any details of relationships with Referred Members.

2.3. You shall not have any power to accept Referred Members or make contracts on behalf of Skrill and shall not make or give any promises, representations, warranties or guarantees, whether expressed or implied, to a New Member on behalf of Skrill.

2.4. To participate in the Skrill Money Transfer Refer a Friend Programme, you need to hold an eligible Member Account and use Approved Media only for the distribution of your Referral Code as explained below.

2.5. Eligibility Criteria. In order to participate in the RaF Programme, you must: (i) have an active Skrill Account; (ii) not use your Skrill Account for commercial purposes; (iii) be at least 18 years of age; (iv) reside in an Eligible Country.

3. SMT RaF Programme – How It Works

3.1. Codes

3.1.1. Referral codes

Upon using the Skrill Money Transfer Service and successfully completing an Eligible Transaction you will automatically receive a Referral Code (also available as a link and ready to be shared on Approved Media) on your Skrill Account registered e-mail that can be shared with up to fifty (50) friends and family members in order for you and them to become eligible for and obtain Referral Credits. The Referral Code will be sent to your registered email address and can also be found in the “Refer a Friend” module in “my Account”.

3.1.2. Promotional Codes.

Promotional Codes can be used by Members using the Skrill Money Transfer Services, subject to specific promotional terms and conditions available both online and offline and for a limited period. Each Promotional Code can be used only once.

3.2. Referral Credits

Member Country Of Registration	Minimum Transfer Amount	Referral Credits earned
United Kingdom	GBP 100 or equivalent in send currency	GBP 10
Australia	AUD 100 or equivalent in send currency	AUD 40
Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Monaco, Portugal, San Marino, Slovakia, Slovenia, Spain, The Netherlands	EUR 150 or equivalent in send currency	EUR 15
South Africa	ZAR 1500 or equivalent in send currency	ZAR 250
Canada	CAD 200 or equivalent in send currency	CAD 25

Referrers can earn Referral Credits if: (i) a prospective Referred Member clicks on their referral link or uses their Referral Code to authorize an Eligible Transaction and create an eligible New Member Account that complies with the Skrill Account Terms of Use and thus becomes a Referred Member; and (ii) the Referred Member initiates and successfully completes an Eligible Transaction at a minimum transfer amount (as defined in Table 1 below) using the Referral Code or the referral link. Both you and the New Member will receive a Referral Credit that can be used in your next Eligible Transaction.

You will receive the Referral Credit(s) specified for each transaction in the referral link or accompanying promotional materials after the completion of the Referred Member’s Eligible Transaction. A referral link will contain only one Referral Code that can be used by one Member only. If the Referred Member successfully completes an Eligible Transaction, you will receive the Referral Credits that can be credited against any subsequent Eligible Transaction initiated by you. The Referral Credits shall be applied independently of other fees and taxes, if any, that Skrill may, in its sole discretion apply.

Referral Credits may not be earned by creating multiple or using linked Member Accounts. Referral Credits accrued in separate Member Accounts may not be combined into one Member Account and may not be transferred to another account held with a Skrill affiliated company (for example a NETELLER account provided by Paysafe Financial Services Limited).

The Referral Credits applicable to Referrers in each Eligible Country are shown in the table below. Please

note that, the column “Maximum Referral Credits” as stipulated in Table 1 below refers to the maximum amount of Referral Credits that may be used per one Eligible Transaction. This table shall be subject to change from time to time in Skrill’s sole discretion. Any such change shall be communicated as provided for in these Terms and Conditions.

3.3. Eligible Transactions

A send money transaction using the Skrill Money Transfer Services will be an Eligible Transaction for the purposes of these Terms and Conditions if:

(a) the sender and the recipient are in different countries;

(b) the transaction amount is equal to or exceeds the minimum transfer amount (excluding fees or taxes, where and if applicable);

(c) the transaction is successfully completed. This minimum transfer amount may change depending on the Referred Member’s chosen wallet currency and a foreign exchange rate may apply. A transaction will not be an Eligible Transaction, and therefore no Referral Credits will be earned, if: (i) you use your own Referral Code in order to initiate transactions between your own accounts; (ii) if the Referred Member’s transaction is cancelled at any time for whatever reason (and is therefore not an Eligible Transaction); and (iii) if the Referred Member makes an attempt to qualify for Referral Credits by sending funds back to you.

For the avoidance of doubt, please note the following transactions are not Eligible Transactions: (i) Transactions made using the your Skrill Prepaid Mastercard®; (ii) uploads to, and withdrawals from, the Referred Members Skrill Account.

Sweden	SEK 2000 or equivalent in send currency	SEK 200
Singapore	SGD 300 or equivalent in send currency	SGD 25
Norway	NOK 2000 or equivalent in send currency	NOK 200
New Zealand	NZD 300 or equivalent in send currency	NZD 35
Hong Kong	HKD 1500 or equivalent in send currency	HKD 150

3.4. Redeeming Referral Credits

Referral Credits may only be redeemed via your Member Account. Once earned, Referral Credits will appear on the “Refer a Friend” module in “My Account”. Accrued Referral Credits can be redeemed against your next Eligible Transaction: you will receive a one – off credit against the next Eligible Transaction equal to the value of the Referral Credits. Referral Credits must be used within three months from the date on which they are earned, after which they will automatically expire and will no longer be available. Referral Credits cannot be transferred or exchanged for cash. If a transaction initiated by you fails and is not successfully completed, any Referral Credits used for the purpose of that transaction will become available again.

If for any reason you believe that there is a discrepancy regarding your Referral Credits, please contact us at [e-mail address]. Skrill may require you to submit additional information in order to make a determination regarding your Referral Credits. All decisions regarding your Referral Credits will be final and at Skrill’s sole discretion.

3.5. Sharing Referral Codes

You can share a Referral Code: (i) By copying and sending it to prospective Referred Members; (2) Via email in a link or (3) By sharing a link on Approved Media.

Referral Codes must only be used for personal and non-commercial purposes. Referral Codes must only be published or distributed on Approved Media. Any Referral Code shared on any other media or via other means shall be invalidated. Members are prohibited from “spamming” anyone with referral invitations. This includes bulk emailing, texting or messaging unknown people as well as using automated systems or bots through any channel for the purpose of distributing your referral link. Referrers are strictly prohibited from paying to advertise their referral links. Skrill reserves the right to sanction any such activity in its sole and reasonable discretion.

3.6. Referred Members

Referred Members who have signed up using a valid Referral Code or link or have submitted the Referral Code upon successful completion of an Eligible Transaction will also receive Referral Credits in the amounts shown in the table above that can be used immediately with their first Eligible Transaction using the Skrill Money Transfer Services. Referral Codes may not be transferred to another person, exchanged for cash, or combined with other Skrill referral programs or incentives. Referral Codes expire within three months from the date on which you sign up for a Member Account.

3.7. Multiple Referrals

If a Referred Member receives the same Referral Code or link from multiple Referrers, only the Referrer who has the right to distribute that Referral Code or link (as determined by Skrill in its sole discretion) shall receive the Referral Credits.

3.8. General Information

3.8.1. Skrill, in its sole discretion, may stop paying Referral Credits in respect of a Referred Member, where Skrill has reasonable grounds to believe the Referred Member concerned:

(a) had a Member Account (either through their direct relationship with Skrill or through another third-party) at the time of the referral by Referrer; or

(b) performs or attempts to perform a Prohibited Activity.

Skrill will inform you of any such suspension in advance, or, if this is not possible, immediately afterwards and give its reasons for the suspension unless to do so would compromise our reasonable security measures or would be unlawful.

3.8.2. The Referral Credits will be inclusive of VAT, if applicable, or other applicable sales or service tax. The term “VAT” shall mean Value Added Tax or any equivalent sales tax in any relevant jurisdiction.

3.8.3. Skrill shall make Referral Credits reports available to you on the “Refer a Friend” Module on “My Account” in such detail as Skrill determines from time to time.

3.8.4. Referral Credits will be granted into the applicable Referrer Member Account. If the applicable Referrer Member Account is closed (whether permanently or temporarily) for any reason, Skrill will be unable to pay the Referral Credits. It is your responsibility to ensure your Referrer Member Account remains active. Skrill shall not be liable to you for any losses or damages incurred due to the your Account being suspended or closed.

3.8.5. Referral Credits will not be granted to you, and Skrill shall have the right to revoke any Referral

Credits granted to you, for any Referred Member that Skrill reasonably suspects relates to illegal or abusive behaviour, fraudulent activity or Prohibited Activities.

4. Prohibited Activities

You shall not perform any of the following activities:

(a) Create or operate multiple Member Accounts without the prior written consent of Skrill.

(b) Make, in the sole but reasonable discretion of Skrill, fake and/or artificial transactions for the sole purpose of generating Referral Credits.

(c) Open or operate a Merchant Account, without the prior written consent of Skrill.

(d) Register a Member Account on behalf of another person.

(e) Allow any third-parties to publish your Referral Link on their websites, social media or other marketing materials;

(f) Offer incentives or rewards to New Members to encourage them to apply for a Member Account.

(g) Create or employ any mechanism designed to artificially or automatically generate sign- ups to the Skrill Money Transfer Services.

(h) Register a Skrill Account using counterfeit, forged, imitated, stolen or otherwise altered identification documents.

(i) Use or create any material that is sexually explicit, offensive, profane, hateful, threatening, harmful, graphically violent, defamatory, libellous, harassing, or discriminatory (whether based on race, ethnicity, creed, religion, gender, sexual orientation, physical disability.

(j) disparage or portray Skrill or its Referrers in any way that will have a detrimental impact to their reputation.

(k) artificially attempt to generate any Referred Members by use of deception or misrepresentation;

(l) commit, or attempt to commit, fraudulent activity;

(m) make transactions that have no commercial purpose or are not for the personal benefit of the Skrill Account holder.

5. Referrer Warranties

5.1. You warrant, represent and undertake to Skrill that:

(a) Unless authorised in writing by Skrill, you shall only display the Referral Codes and links on webpages, internet pages, mobile platforms or applications, (and social media sites (including but not limited to Facebook, LinkedIn, Twitter and Instagram) or any other digital environment where you have a valid right and authorization to publish content (“Approved Media”) to display the Referral Codes or links or promote the Skrill Money Transfer Services or the SMT RaF Programme;

(b) You shall not bid on any keyword or on any pay per click search engines where such keyword contain Proprietary Materials or other Intellectual Property owned by Skrill (or its licensors) or any variation or misspelling of the same.

(c) All of the information you have provided to and about Skrill is true, accurate and complete.

(d) You shall not, without Skrill's prior written consent and, where applicable, the prior written consent of the intended recipient, engage in the distribution of any bulk emails (spam) in any way mentioning or referencing Skrill, the Skrill Money Transfer Services or using the Proprietary Materials. Furthermore, you are responsible for ensuring that your communications practices comply with all Applicable Laws and Regulations.

(e) You shall not offer, promote or market the Skrill Money Transfer Refer a Friend Programme or the Skrill Money Transfer Services in countries where Skrill: (a) is prohibited or restricted from offering payment processing services; or (b) informs you not to promote the SMT RaF Programme and/or Skrill Money Transfer Services.

(f) You shall comply with all Applicable Laws and Regulations, licences and codes of conduct applicable to the promotion and marketing of the Skrill Money Transfer Services and SMT RaF Programme;

(g) Unless authorised by Skrill in writing, you shall not offer or give any financial compensation (including but not limited to cashback) or any other reward that is designed to incentivise Referred Members to use the Skrill Money Transfer Services.

(h) You shall not and shall ensure that the Referred Members do not carry out any Prohibited Activities.

(i) Unless authorised in writing by Skrill, you shall not take any action designed to induce, encourage or cause Skrill Members to modify or terminate their existing agreement with Skrill for the purposes of becoming a Referred Member.

(j) You shall not breach, and shall ensure that the Referred Members do not breach, any of Skrill's terms of services or attempt to circumvent the Skrill security or verification procedures

(k) You will not make or knowingly benefit from transactions which Skrill in its sole but reasonable discretion deems to be suspicious, unauthorized, fraudulent or malicious including without limitation transactions that relate to money laundering, terrorism financing, fraud or other illegal activities.

(l) You will co-operate with Skrill to investigate any suspected illegal, abusive, or fraudulent activity.

5.2. Nothing in these Terms and Conditions shall be construed to grant you ownership of any of the intellectual property belonging to Skrill. You shall not make any claim of ownership over any intellectual property which have been directly or indirectly provided or made available to you by Skrill in connection with these Terms and Conditions.

5.3. Skrill reserves the right at any time, without providing prior notice to you, to review the Approved Media in its sole discretion and any other forms of communication, media and websites to ensure that you are complying with these Terms and Conditions and the Skrill Account Terms of Use.

6. Dispute Process/Limitation of Liability/Indemnification

You have thirty (30) days from the date of each Referral Credit accrual ("Claim Period") to challenge the amount or calculation of the Referral Credit accrued ("Claims"). Where notice is provided in the Claim Period, Skrill shall use reasonable commercial efforts to investigate and resolve any errors or discrepancies and pay any outstanding Referral Credit to you. If you fail to provide notice to Skrill of a Claim within the Claim Period, you shall be deemed to approve the Referral Credit. After the Claim Period, Skrill shall be under no obligation to investigate any Claims and, to the extent permitted by law, you hereby release and discharge Skrill from any and all liability with respect to paying any outstanding Referral Credit that may otherwise have been payable to you.

7. Term and Termination

7.1. Skrill reserves the right to end the SMT RaF Programme at any time in its sole discretion by giving you not less than two months' written notice sent to the primary email address registered to your Skrill Account.

7.2. With respect to you these Terms and Conditions shall automatically be terminated in case of termination and/or suspension of the Referrer's Member Account.

7.3. Skrill may terminate your participation in the SMT RaF Program immediately and withhold any and all unused Referral Credits if: (i) you commit a material breach of these Terms and Conditions or the Skrill Account Terms of Use; or (ii) Skrill in its sole but reasonable discretion believes you or one of your Referred Members has conducted a Prohibited Activity as set out in these Terms and Conditions.

8. Consequences of Termination

8.1. Upon termination of these Terms and Conditions for whatever reason your participation in the SMT RaF Programme shall cease and any and all unused Referral Credits shall be automatically revoked.

8.2. The termination of these Terms and Conditions, however it arises, shall not affect any actual or contingent liabilities or claims of any Party hereto which accrue before these Terms and Conditions terminate.

8.3. On termination of these Terms and Conditions, you shall promptly return to Skrill any material supplied to Referrer by Skrill.

8.4. Any provision of these Terms and Conditions which imposes an obligation after termination or expiration of these Terms and Conditions shall survive the termination or expiration of these Terms and Conditions.

9. Privacy and personal data

Processing of personal data is governed by the Paysafe Privacy Notice which can be found on Skrill's website. Additional information may be required by Skrill to verify compliance with these Terms and Conditions.

10. Tax

Skrill shall not be responsible for any taxes, duties, assessments, fines, levies or other amounts payable by Referrer to any governmental or regulatory authority arising out of these Terms and Conditions. Referrer is responsible for reporting and paying any taxes, duties, assessments, fines, levies or other amounts payable or reportable in relation to Referral Credits earned through the SMT RaF Programme.

11. Changes to these Terms and Conditions

Skrill reserves the right to change these Terms and Conditions at any time including changing the applicable Referral Credits rate and to impose new or additional terms on your participation in the Skrill Money Transfer Refer a Friend Programme by providing two (2) months' written notice sent to the primary email address registered to your Skrill Account. Your continuous participation in the Skrill Money Transfer Refer a Friend Programme after such changes shall be deemed acceptance thereof.

The 2 months' notice period shall not apply where we believe, in our reasonable opinion, that the change neither reduces your rights nor increases your obligations. In such instances, the change will become effective immediately without prior notice.

12. Notices

Notices to you shall be sent to the primary email address registered to your Account. Notices to Skrill shall be sent to help@skrill.com. Any communication or notice sent by email will be deemed received by you on the same day if it is received in your email inbox before 4.30 pm on a Business Day. If it is received in your email inbox after 4:30pm on a Business Day or at any other time, it will be deemed received on the next Business Day.

13. Force majeure

Skrill shall not be liable if it is unable to perform its obligations due directly or indirectly to any event or circumstances beyond its reasonable control including, without limitation: the act failure or omission by Government; telecommunications operators or other competent authority; war, military operations, or riot; difficulty, delay or failure in any machine, data processing system, manufacture, production; supply by third parties of the Skrill Money Transfer Services or with respect to Referrer, the supply of the services under these Terms and Conditions; any act of God, inclement weather, failure or shortage or power supplies, flood, drought, lightning or fire; strike, lock-out, trade dispute or labour disturbance.

14. Assignment

You shall not assign, transfer, charge, subcontract or deal in any other manner with all or any of its rights or obligations under these Terms and Conditions without the prior written consent of Skrill.

15. General

15.1. These Terms and Conditions shall be governed by and interpreted in accordance with the laws of England and Wales. Any dispute under these Terms and Conditions or otherwise in connection with your Skrill Account shall be brought exclusively in the courts of England and Wales.

15.2. If there is any discrepancy between any translated version and the original English version of these Terms and Conditions, the English version shall prevail.

15.3. The SMT RaF Programme shall not be construed to create any employment relationship, agency relationship or partnership between you and Skrill or any Paysafe group company. You shall have no authority to bind Skrill or enter into any agreement on its behalf and nor shall you be considered to be an agent of Skrill or any Skrill group company in any respect.

15.4. If any part of these Terms and Conditions is found by a court of a competent jurisdiction to be invalid, unlawful or unenforceable then such part shall be severed from the remainder of the Terms and Conditions, which shall continue to be valid and enforceable to the fullest extent permitted by law.