

PLEASE READ THESE PROMOTION TERMS AND CONDITIONS CAREFULLY BEFORE PARTICIPATING IN THE PROMOTION. BY PARTICIPATING IN ANY OF THE PROMOTIONS YOU WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO THESE TERMS AND CONDITIONS. AMONG OTHER THINGS, THESE TERMS AND CONDITIONS INCLUDE LIMITATIONS OF YOUR RIGHTS AND REMEDIES.

1. The Promotions – General terms

Subject to the terms and conditions below, Skrill is offering users (“SMT Users”, “you”) of the Skrill Money Transfer Service (“SMT Service”) several incentives in the form of discounts or top-ups to their send amounts (“Promo Credits”) provided that they complete successful SMT Service transactions. The application of the Promotions as well as allocation and calculation of the total amount of Promo Credits is at the sole discretion of Skrill.

If you are eligible for the invitation-only promotions you will be duly invited to participate by means of live pop-up messages, emails or any other appropriate form of communication within the SMT website or application. Notifications may also contain information on when you may benefit from more than one of the below mentioned Promotions at the same time.

All Promotions are valid only for the period described in the relevant Table under the “Validity Period” column.

2. Specific details and criteria for the Promotions

2.1 First-Time User Promo Credit Promotion (FTC) (new customers only)

When you complete your first successful cross-border transaction using the SMT Service you will be offered First-time Promo Credit provided that you meet the criteria as set below in Table 1:

Table 1 First -Time SMT User Promo Credit

Sender Country

Poland

Australia

France

Belgium

Italy

Germany

South Africa

Canada

Taiwan

Mexico

Singapore

New Zealand

Ireland

Norway

Sweden

Denmark

USA

UK

Netherlands

Finland

Spain

Malta

Nigeria

UAE

Qatar

Saudi Arabia

Kuwait

* The table indicates the minimum FTC Promo Credit amount that can be awarded. Skrill reserves the right, upon its sole discretion, to increase the FTC Promo Credit and decide whether to award the FTC Promo Credit in the form of a discount or a top-up on a case by case basis.

**Validity period means the period in which the promotion will be valid for, counted from the day of registration of the SMT User.

Please find a few practical examples below:

A first-time SMT user may receive Promo Credit in the form of a discount of EUR2 if their send amount is between EUR1000 – 1499 and they are sending money from Germany to India. This would mean that if the user agrees to send EUR1000, they will be charged EUR998 (less any transaction processing fees) for such a transaction, but USD1,000 will be sent on their behalf.

Another first-time SMT User may receive Promo Credit in the form of a top-up of EUR2 if their send amount is between EUR1,500 – 1.999 and they are sending money from Germany to India. This would mean that if the user agrees to send EUR1500, they will be charged EUR1500 (less any transaction processing fees) for such a transaction, but EUR1,502 will be sent on their behalf.

2.2 Promo Codes Promotion (existing customers only)

When you enter the relevant Promo code when prompted and complete an Eligible Transaction using the SMT Service you will be offered a once-only Promo Credit provided that you meet the criteria as set below in Table 2:

Table 2 Promo Codes Promotion

Sender Country

Poland

Australia

France

Belgium

Italy

Germany

South Africa

USA

New Zealand

UK

Ireland

Norway

Sweden

Denmark

Taiwan

Netherlands

Finland

Spain

Cyprus

Malaysia

Saudi Arabia

UAE

Singapore

Austria

Malta

Netherlands

* The table indicates the minimum Promo Credit amount that can be awarded. Skrill reserves the right, upon its sole discretion, to increase the Promo Credit and decide whether to award the Promo Credit in the form of a discount or a top-up on a case by case basis.

**Validity period means the period in which the SMT User will be able to use the Promo code and benefit from the Promo Codes Promotion when the relevant Promotion is available as per Table 2.

Please find a few practical examples below:

Upon insertion of the relevant Promo Code, a user may receive a Promo Codes Credit in the form of a discount of EUR2 if their send amount via bank transfer is between EUR1000 – 1499 and they are sending money from Germany to India. This would mean that if the user agrees to send EUR1000, they will be charged EUR998 (less any transaction processing fees) for such a transaction, but EUR1,000 will be sent on their behalf.

Upon insertion of the relevant Promo Code, another user may receive a Promo Code Credit in the form of a top-up of EUR2 if their send amount via bank transfer is between EUR1,500 – 1.999 and they are sending money from Germany to India. This would mean that if the user agrees to send EUR1500, they will be charged EUR1500 (less any transaction processing fees) for such a transaction, but EUR1,502 will be sent on their behalf.

2.3 Pay-by-bank Promo Credit Promotion – invitation only (new and existing customers, but cant combine promos (we also have 7 USD for first time customers)

After receiving notification from Skrill, when you complete a successful SMT transaction using bank transfer as a payment method you will be offered Pay-by-bank Promo Credit provided that you meet the criteria as set below in Table 3:

Table 3 Pay by Bank promo credit

Sender Country

USA

*The table indicates the minimum Promo Credit amount that can be awarded. Skrill reserves the right, upon its sole discretion, to increase the Promo Credit and decide whether to award the Promo Credit in the form of a discount or a top-up on a case by case basis.

**Validity period means the period in which the promotion will be valid for, counted from the day of

receipt of the notification from Skrill.

Please find a few practical examples below:

A user may receive a Pay-by-Bank Promo Credit in the form of a discount of EUR2 if their send amount via bank transfer is between EUR1000 – 1499 and they are sending money from Germany to India. This would mean that if the user agrees to send EUR1000, they will be charged EUR998 (less any transaction processing fees) for such a transaction, but EUR1,000 will be sent on their behalf.

Another user may receive a Pay-by-Bank Promo Credit in the form of a top-up of EUR2 if their send amount via bank transfer is between EUR1,500 – 1.999 and they are sending money from Germany to India. This would mean that if the user agrees to send EUR1500, they will be charged EUR1500 (less any transaction processing fees) for such a transaction, but EUR1,502 will be sent on their behalf.

2.4 Increase send-amount Promo Credit – invitation only (existing customers, threshold amount could be cumulative of >1 transfer within the period)

After receiving notification from Skrill, when you increase the amount you are sending to an amount that falls within a Minimum Send Amount Threshold you will be offered an Increase send-amount Promo Credit provided that you meet the country criteria as set below in Table 4:

Table 4 Increase send amount Promo Credit

Send Country
Germany

Germany

(AVE Send 1,050 USD)

Send Country
Ireland

Ireland

(AVE Send 811 USD)

Australia

(AVE Send 471 USD)

*Skrill reserves the right, upon its sole discretion, to increase the Promo Credit and decide whether to award the Promo Credit in the form of a discount or a top-up on a case by case basis.

Please find a few practical examples below:

An SMT User may receive a Promo Credit in the form of a discount of EUR2 if they agree to increase their send amount to between EUR1000 – 1499 and they are sending money from Germany to India. This would mean that if the SMT user agrees to send EUR1000, they will be charged EUR998 (less any transaction processing fees) for such a transaction, but EUR1,000 will be sent on their behalf.

Another SMT User may receive a Promo Credit in the form of a top-up of EUR2 if they agree to increase their send amount to between EUR1500 – 1999 and they are sending money from Germany to India. This would mean that if the SMT User agrees to send EUR1500, they will be charged EUR1500 (less any transaction processing fees) for such a transaction, but EUR1,502 will be sent on their behalf.

2.5 Repeat send Promo Credit – invitation only (re-activated customers from 2.2; amount could be cumulative of several transfers)

After receiving notification from Skrill, when you perform another SMT transaction within the Validity Period after the last successful SMT transaction you will be offered a Repeat send Promo Credit provided that you meet the country criteria as set below in Table 5:

Table 5 Repeat send Promo Credit

Sender Country

UK

Germany

Australia

Ireland

France

Canada

USA

*The table indicates the minimum Promo Credit amount that can be awarded. Skrill reserves the right, upon its sole discretion, to increase the Promo Credit and decide whether to award the Promo Credit in the form of a discount or a top-up on a case by case basis.

**Validity period means the period in which the promotion will be valid for, counted from the day of receipt of the notification from Skrill.

Please find a few practical examples below:

An SMT User may receive a Promo Credit in the form of a discount of EUR2 if they agree to send between EUR1000 – 1499 for example three weeks after their last successful SMT transaction and they are sending money from Germany. This would mean that if the SMT User agrees to send USD1000, they will be charged EUR998 (less any transaction processing fees) for such a transaction, but EUR1,000 will be sent on their behalf.

Another SMT User may receive a Promo Credit in the form of a top-up of EUR2 if they agree to send between EUR1500 – 1999 for example three weeks after their last successful SMT transaction and they are sending money from Germany. This would mean that if the SMT User agrees to send EUR1500, they will be charged EUR1500 (less any transaction processing fees) for such a transaction, but EUR1,502 will be sent on their behalf.

3. Eligibility Criteria

In addition to meeting the specific criteria for each Promotion stipulated in section 2, you must:

3.1 Have a registered account with Skrill in accordance with the relevant [Skrill Terms Of Use](#) ("Account");

3.2 Have accepted and agreed to the [Skrill Money Transfer Terms and Conditions](#) and be a newly registered or existing user of Skrill Money Transfer;

3.3 not use your Account for commercial purposes;

3.4 not be an employee or an immediate family member of any of the Skrill, NETELLER or Paysafe group companies. For avoidance of doubt "immediate family member" shall mean any individual with any of the following relationships to the employee: a/ spouse, and parents thereof; b/ sons and daughters, and spouses thereof; c/ parents, and spouses thereof; d/ brothers and sisters, and spouses thereof; e/ grandparents and grandchildren, and spouses thereof; f/ domestic partner and parents thereof, including domestic partners of any individual in a/ through g/ of this definition; and g/ any individual related by blood or affinity whose close association with the employee is the equivalent of a family relationship;

3.5 not be a service provider or an immediate family member of a service provider to any of the Paysafe group companies;

3.6 be at least 18 years of age;

3.7 not reside or be located in any country that Skrill's and NETELLER's products and/or operations, as the case may be, are prohibited from offering Accounts;

3.8 Complete an Eligible Transaction that meet the requirements described in Section 4 of these Terms and Conditions;

3.9 For Promotions which are designated as "invitation only", receive an invitation in the form of live pop-up messages, emails or any other appropriate form of communication throughout the customer journey within the SMT website or application.

The above are collectively referred to as the "Eligibility Criteria".

4. Eligible Transactions

4.1 Eligible transactions (referred to herein as "Eligible Transactions") are successful cross-border transactions authorised using Skrill Money Transfer from a supported card or bank account to a recipient's bank account, card or mobile wallet and meeting the criteria set in the respective tables of Section 2 which depending on the specifics of the Promotion may include the following criteria:

4.1.1 Account Holder or Sender Country – The country where the customer is registered from/in;

4.1.2 Promo Credit - The minimum amount of promotional credit to be granted;

4.1.3 Minimum Transfer Amount – The minimum amount that needs to be transferred in one Eligible Transaction;

4.1.4 Validity Period – The period in which each Promotion will be valid;

4.1.5 Recipient Country – The country where the transaction is sent to;

4.1.6 Deposit Option – The payment method to be used for depositing the amount of the initiated transfer;

4.1.7 Pay-Out Method – The pay-out option during the transfer's initiation (e.g. bank account, mobile wallet, card, etc.).

4.2 The following transactions shall not be considered Eligible Transactions:

4.2.1 Standard person to person transactions through the Skrill wallet;

4.2.2 Transactions between linked accounts, including transactions between two or more linked Skrill accounts (regardless of any VIP status of any of the account or accounts); transactions between two or more linked NETELLER accounts (regardless of any VIP status of any of the account or accounts);

4.2.3 Transfers from your Skrill Account to your NETELLER Account and vice versa.

4.3 Skrill, in their sole but reasonable discretion, reserve the right to disregard any transaction, pretending to be Eligible Transaction, that is deemed suspicious of an abuse of this promotion, including but not limited to, multiple transactions that are made to artificially increase the volume of Eligible Transactions or transactions that are not for the personal benefit of the Account Holder.

5. How it works

Use Skrill Money Transfer to transact money in accordance with these Terms and Conditions and receive a Promo Credit in the form of a discount or top-up to your send amount at the discretion of Skrill.

Combinations of Promo Credits may only be applied at the sole discretion of Skrill. This means that for each transaction you may be notified in advance about which Promotions you can receive combined benefit from. Notification will take place by means of live pop-up messages throughout the customer journey within the SMT website or application.

6. Privacy and Personal Data

The processing of your personal data is governed by Skrill's [Privacy Policy](#) that shall apply to you regardless of whether you have a Skrill account or not. If you are a prize winner, additional information may be required to verify compliance with these promotion terms and conditions.

7. Legal Recourse

7.1 If you are resident outside of the European Economic Area, this Promotion is brought to you by Skrill Limited, a company registered in England, with company number 04260907, whose registered office is at 1st floor, 2 Gresham Street, London, EC2V 7AD, United Kingdom authorised and regulated by the Financial Conduct Authority (FCA) under the Electronic Money Regulations 2011 for the issuing of electronic money.

7.2 If you are resident in the European Economic Area, this Promotion is brought to you by Paysafe Payment Solutions Limited, a company duly registered under the laws of Ireland, under company number 626665, with its registered office at 70 Sir John Rogerson's Quay, Dublin 2, Ireland, D02 R296. Paysafe Payment Solutions Limited is authorised by the Central Bank of Ireland ("CBI") as an electronic money institution under the European Communities (Electronic Money) Regulations 2011.

7.3 Except as otherwise expressly set forth herein, these Promotion Terms and Conditions shall be read together and interpreted in conjunction with the [Skrill Account Terms of Use](#) and [the Skrill Money Transfer Terms and Conditions](#). In the event of any conflict or inconsistency, these Promotion Terms and Conditions shall prevail (only to the extent of the conflict or inconsistency).

7.4 Capitalised terms used but not defined in these Promotion Terms and Conditions shall have the meaning given in the [Skrill Account Terms of Use](#) or [the Skrill Money Transfer Terms and Conditions](#) (as applicable).

7.5 You are deemed to have accepted and agreed to be bound by these Terms and Conditions when using Skrill Money Transfer during the Promotion. Skrill reserves the right to refuse entry or refuse to award the Promo Credit to anyone in breach of these terms and conditions.

7.6 Skrill reserves the right to hold void, cancel, suspend, or amend the Promotions where it becomes

necessary to do so.

7.7 Insofar as is permitted by law, Skrill, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the Promo Credit except where it is caused by the negligence of Skrill, its agents or distributors or that of their employees. Your statutory rights are not affected.

7.8 Skrill reserves the right to remove you from any of these Promotions where we have reason to believe that you have breached or tried to breach these Promotions Terms and Conditions or attempted to circumvent any security or operational procedures.

7.9 Skrill accepts no responsibility for entries not successfully completed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.

7.10 All decisions by Skrill are final and binding.

7.11 Skrill is not responsible for:

7.11.1 any incorrect or inaccurate information, whether caused by participants, printing errors or by any of the equipment or programming associated with or utilised in this promotion;

7.11.2 technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software;

7.11.3 unauthorised human intervention in any part of the entry process or this promotion;

7.11.4 technical or human error which may occur in the administration of this promotion or the processing of entries; or

7.11.5 any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participation in this promotion or receipt or use or misuse of any prize.

7.12 All issues and questions concerning the construction, validity, interpretation and enforceability of these promotion terms and conditions, or the rights and obligations of the participant and Skrill, in connection with the promotion shall be governed by, and construed in accordance with the laws of England, without giving effect to any choice of law or conflict of law rules (whether of England or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than England.

7.13 If there is any discrepancy between any translated version and the (original) English version of these promotion terms and conditions, the English version shall prevail.

8. Contact Us

If you have any questions about this promotional offer or our services in general, you can contact us at any time by sending a message to Customer Service via the "Email Support" facility on our Website or by calling +44 203 308 2520.