

MoneyGram Payment Systems, Inc.
Invite Friends Customer Referral Program
United States
Important Information

A customer referral program (“**Invite Friends**”) is being offered by MoneyGram Payment Systems, Inc. and its affiliates (“**MoneyGram**”) to existing online users (a “**Referrer**”) of MoneyGram® online products and services. Invite Friends is a voluntary program that offers discounts to both Referrers and their eligible family and friends who become MoneyGram online customers (a “**Referee**”).

1. Eligibility.

- a. Referrer.** Must be an existing MoneyGram online (“**MGO**”) customer residing in the United States and eighteen (18) years of age or older. It is not necessary to have completed online transactions or be registered as a MoneyGram Plus Rewards™ loyalty member.
- b. Referee.** Must not be an existing MGO customer but participates in Invite Friends by residing in the United States and is eighteen (18) years of age or older, registering for an MGO profile and completes a money transfer online. A Referee cannot already be on a referral list by another Referrer. A Referee can be an existing retail customer.
- c. Participation.** If your Referee already has an MGO profile, or the email address is incorrect or no longer valid, your Referee may not receive the email. Invite Friends participation is void where prohibited by applicable law, rule or regulation. You agree that you will always provide and keep up-to-date accurate MGO profile information.

- 2. Referral Process.** An eligible Referrer will use their own email account to email, via MGO or the MoneyGram® App Invite Friends page, up to five (5) potential Referees at a time. The potential Referee will receive an email notification from the Referrer to register a profile on MGO within thirty (30) days of receipt of the invitation to participate in the Invite Friends program. Once registered, the Referee will receive a \$0 transfer fee discount that will automatically be applied to their first online money transfer transaction. After Referee completes an online money transfer transaction (which has been received by the recipient), Referrer will receive an email indicating that a \$0 transfer fee discount has been automatically applied and will be available to use for their next online money transfer. A Referrer may only have twenty (20) sent Referee emails pending at any given time.

3. Discount and Usage.

- a. General.** The automatic Invite Friends discount once provided to the Referrer and Referee does not expire. If a promo code is available and chosen for use at the time of the online money transfer transaction, the Invite Friends discount will be available to use on the next transaction. But if the online money transfer transaction has a \$0 fee, the Invite Friends discount will be forfeited.
- b. Referrer Usage.** A Referrer may have multiple Referrer discounts available but only one (1) discount can be used per online money transfer transaction.
- c. Referee Usage.** A Referee, once registered with a MoneyGram online profile, can become a Referrer and earn Referrer discounts. The Referee discount will be automatically applied to the first online money transfer transaction prior to any Referrer discounts.
- d. Limitations:** The Invite a Friend discount is not applicable for use on Express Payment, Utility Bill Payment services, Prepaid Card transactions nor Money Orders. Not valid online at WalMart.com money center site.

4. E-Gift Card Rewards for MGO International Money Transfer Referrals.

- a. General.** Through April 20, 2022, a Referrer and their Referee may be eligible to each receive a \$50 Mastercard e-Gift Card (“**Reward**”). A Referrer may have up to twenty (20) sent Referee emails pending at any given time but will only receive a Reward for the first five (5) Referees that complete an international money transfer over \$200.
- b. Referrer Reward.** A Referrer may earn up to a total of \$250 in e-Gift Cards, subject to Referees successful completion of their first online international money transfer transaction over \$200.

- c. **Referee Reward.** A Referee, upon completion of their first online international money transfer of at least \$200 will earn a \$50 Mastercard e-Gift Card. Once registered with a MoneyGram online profile, Referee can become a Referrer and earn Referrer discounts and rewards.
 - d. **Reward e-Gift Card.** Rewards will be emailed within twenty (20) business days after April 20, 2022 to the Referrer/Referee's email address provided in their MGO Profile. Rewards are supplied through Rybbon and subject to the terms and conditions provided upon receipt, including any transaction-type limitations.
 - e. **Limitations:** The Reward is limited to five (5) \$50 Mastercard e-Gift Cards per Referrer for a maximum of \$250. Not valid online at WalMart.com money center site. Offer expires on April 20, 2022. No cash access or recurring payments. Can be used online where Debit Mastercard is accepted. The Mastercard is issued by MetaBank®, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is not a sponsor of this promotion.
5. **Subject to Change or Cancellation:** The Invite Friends program and any associated discounts or rewards are subject to change at any time and from time to time in the sole discretion of MoneyGram. We may suspend your MGO profile, and/or cancel your discounts or rewards, for any reason, including but not limited to fraudulent representations by you, or if prohibited by applicable law, rule or regulation. Discounts and rewards have no cash value and will not earn interest and are not insured against loss. Discounts or rewards cannot be purchased, sold, combined or transferred in any way.