

MoneyGram Payment Systems, Inc.
Invite Friends Customer Referral Program
Important Information
United States 2025

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 (also referred to as bonuses) to both Referrers and their eligible family and friends residing in the same country who become MoneyGram online customers (a “**Referee**”).

1. Eligibility.

- a. Referrer.** Must be an existing MoneyGram online (“**MGO**”) customer in participating MGO countries. 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 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 customer who transacts at retail store locations.
- c. Participation.** If your Referee already has an MGO profile and has completed a money transfer online or has been referred by another person, they are not eligible to participate. 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. By sending an invitation you confirm that you have obtained the Referee’s prior consent to receive it.

2. Referral Process. An eligible Referrer will use their own means to communicate a personalized Invite Friends link to their Referees (i.e. via email, text, FaceBook Messenger, Whatsapp, etc.), via MGO or the MoneyGram® App Invite Friends page. The potential Referee will receive a notification from the Referrer with the link 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 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 discount has been automatically applied and will be available to use for their next online money transfer. Personal data is processed in accordance with the MoneyGram Privacy Policy; Referees will receive all the information required.

3. Discount and Usage.

- a. General.** The automatic Invite Friends discount once provided to the Referrer and Referee expires within sixty (60) days. The Invite Friends discount will be applied to the transaction and may not be combined with any other available promo codes or existing loyalty rewards.
- b. Referrer Usage.** A Referrer may have multiple Referrer discounts available. Any discounts earned will be applied to the next online money transfer transaction and will reduce the total amount paid for the transaction.
- c. Referee Usage.** A Referee, once registered with an MGO 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. Should the discount not appear on the Summary Screen, the Referee can manually enter the discount code provided.
- d. Limitations.** A Referrer may only have ten (10) sent Referee notifications pending at any given time. Only eight (8) Invite Friends bonuses will be awarded to a Referrer in a single calendar year. The Invite Friends discount is not applicable for use on Express Payment, Utility Bill Payment services, Prepaid Card transactions, Mobile Phone Top-ups nor Money Orders. Not valid online at WalMart.com money center site. Invite Friends Customer Referral Program is only valid for online money transfers at MoneyGram.com or the MoneyGram Money Transfers App.

4. Subject to Change or Cancellation. The Invite Friends program and any associated discounts 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, for any reason, including but not limited to fraudulent representations by you, or if prohibited by applicable law, rule or regulation. Discounts have no cash value and will not earn interest and are not insured against loss. Discounts cannot be purchased, sold, combined or transferred in any way.

5. Complaints. If you wish to make a complaint, please contact MoneyGram Customer Service (details in the Help Center).