

Airwallex NZ | Airwallex for Startups Promotion Terms

Airwallex for Startups Promotion Terms and Conditions

Updated: October 2025

Introduction

These Terms and Conditions ("**Terms**") govern your participation in the Airwallex for Startups Promotion ("**Promotion**") offered by Airwallex (New Zealand) Limited, FSP No. 1001602 ("**Airwallex**," "**we**," "**us**," or "**our**"). These Terms are incorporated into and form part of the Customer Agreements between you ("**Participant**") and us ("**Customer Agreements**") regarding the use of our services ("**Services**") and shall be interpreted as such. Capitalised terms not defined herein shall have the meanings assigned to them in the Customer Agreements.

1. Promoter Details

Airwallex (New Zealand) Limited (Company No. 8151714) (NZBN: 9429048910057), located at Suite 303, Floor 3, 87 Albert Street, Auckland Central, Auckland 1010, New Zealand, is the promoter of this Promotion.

2. Eligibility Criteria

To be eligible for the Promotion, Participants must:

- be a new Airwallex customer with a valid and eligible NZBN; and
- have successfully completed Airwallex's onboarding process, including all know-your-customer (KYC) and other compliance requirements.

Additional eligibility conditions

- Each company may only redeem one offer after the Seed stage. Companies may access the Pre-Seed stage offer and subsequently only one of the later-stage offers (Seed, Series A, or beyond)
- Pre-Seed companies must:
 - be incorporated in New Zealand within 12 months prior to the **Account Activation Date**¹; and
 - be developing or building a technology product
- Pre-Seed and Seed companies may enrol through either: an approved accelerator or VC partner sign-up link, or the Airwallex for Startups landing page.
- Series A and above companies must enrol via an approved VC partner sign-up link
- The global and regional coverage of the Promotion will be determined by Airwallex at its sole discretion and may vary by market or jurisdiction

Airwallex may, at its discretion, request supporting information to verify a Participant's eligibility and Company Stage² (e.g., Pre-Seed, Seed, Series A or above). Such information may include evidence from reputable sources, investment or funding documentation, public announcements, or confirmation through recognised accelerator or venture capital partners. Airwallex may determine or reclassify a company's eligibility tier at any time where reasonable and may request further clarification where required.

3. Promotion Details

Participants in the Promotion will receive benefits across one or more Airwallex products or services, including (but not limited to) FX, payments, cards, and yield products, as applicable to their eligibility tier.

The specific offers and benefits available to each Participant will vary by tier and are as described in the relevant Promotional Material³. Each tier may include offers across all products or only a selection of products, at Airwallex's discretion.

- FX Conversion Offer:

¹ "Account Activation Date" means the date you received notification from Airwallex that you have been successfully onboarded as a new Customer following satisfaction of all requirements from Airwallex including any onboarding know-your customer requests.

² "Company Stage" means a start-up's indicative funding or development phase, as reasonably assessed by Airwallex based on publicly available information, customer disclosures, or other verification channels.

³ "Promotional Material" means any written description of the applicable offers or tier benefits made available by Airwallex to the Participant for the purpose of this Promotion.

- Eligible Participants⁴ will receive a discount on the standard customer FX mark-up or margin fees for a specified percentage and up to a specified total amount of spot FX conversions made using their Airwallex Account, as described in the Promotional Material.
- This fee waiver will be provided in the form of a cashback credited to the Participant's Airwallex Account after the end of each calendar month, based on qualifying FX conversions made during that month.
- The waiver does not apply to other transaction types, including Lock FX or Forward Contracts.
- Cashback Offer:
 - Eligible Participants will receive a certain percentage of cashback rebate ("Cashback") on eligible international transactions made using the Airwallex Card during the Promotion Period as described in the Promotional Material.
 - The Cashback will be calculated in the transaction currency. If the transaction currency is not the same as your billing currency, the Cashback will be converted at the prevailing FX Exchange Rate (as defined in our Treasury Management Terms) into your billing currency on the last date of the relevant month when the international transactions took place, before it is credited to your account.
- SaaS Offer:
 - Eligible Participants will receive a rebate ("Rebate") on qualifying SaaS subscription fees (see our [Fee Schedule](#) on applicable SaaS subscription charges) as described in the Promotional Material.
 - The Rebate will be credited into the Participant's Airwallex Account after each month for the duration of the period specified in the Promotional Material.
- Yield Offer:
 - Participants are eligible to apply for and use Airwallex's Yield product. Any use of Yield is governed by the applicable Airwallex Yield terms and disclosures such as its product disclosure statement (the "Yield Terms"), which apply in full and are not varied by this Promotion.
 - Any rates, benefits or features of Yield are as set out in the Yield Terms and related product disclosures and may change from time to time. Eligibility and availability are subject to applicable law, product and onboarding requirements, and may not be available to all customers or in all currencies.
- Payments Offer:
 - Eligible Participants will receive a waiver on payment method fees up to a specified total amount of payments collected with Airwallex's Online Payments Services, as described in the Promotional Material.
 - This fee waiver will be provided in the form of a monthly cashback credited to the Participant's Airwallex Account after the end of each calendar month, based on qualifying collections accepted during that month. For clarity, any pass-through or

⁴ "Eligible Participant" means a start-up that satisfies the eligibility criteria for the Promotion and has been successfully onboarded by Airwallex.

third-party fees, taxes or charges (if any) that are not Airwallex fees are excluded from the waiver.

4. Promotion Period and Expiration

The Promotion Period commences on 30 October 2025, 00:00 AEST, and ends on a date notified by Airwallex in the promotional material or earlier in accordance with these Terms. Airwallex reserves the right to amend these Terms or cancel, suspend, or amend this Promotion at any time without prior notice.

5. Acceptance

By participating in the Promotion, Participants accept these Terms and agree to be bound by them, effective as of the earliest of their written acceptance or the Email Confirmation date.

6. Exclusivity

This Promotion cannot be used in conjunction with any other offers unless specified by Airwallex.

7. Rights Reserved

Airwallex reserves the right to modify, suspend, or cancel the Promotion as necessary.

8. Termination

This Promotion will end on the End Date notified by Airwallex, unless cancelled or amended earlier. This Agreement automatically terminates if the Participant's Customer Agreement with Airwallex is terminated for any reason. Airwallex reserves the right to amend these Terms or cancel, suspend, or amend this Promotion at any time without prior notice.

9. Use of Personal Information

Any personal information provided to Airwallex in connection with this Promotion will be used in accordance with our [Privacy Policy](#).

10. Transferability

Participants may not transfer their rights or obligations under these Terms without our written consent.

11. No Third-party Rights

These Terms create rights and obligations only between the Participant and Airwallex; no third party may enforce any terms herein.

12. Governing Law and Jurisdiction

These Terms are governed by the laws of New Zealand, and Participants agree to submit to the exclusive jurisdiction of the courts in Auckland, New Zealand.

13. Contacting Airwallex

For inquiries, Participants may contact us via email at support@airwallex.com or through our website at www.airwallex.com.

14. Additional General Terms

- Indemnification: Eligible Participants agree to indemnify, defend and hold harmless the Airwallex group and its officers, directors, employees, advisors, agents, and subcontractors from and against any loss, damage or expense (including reasonable attorneys' fees) incurred in connection with any claims, actions, demands, suits or proceedings made against the Airwallex group by a third party or suffered by the Airwallex group in connection with or as a result of the Eligible Participants' breach of

these Terms, failure to comply with applicable law or the Eligible Participants' use or misuse of the Promotion.

- Conflict Resolution: In the event of a conflict between these Terms and any Customer Agreement, these Terms shall prevail.