

IMPORTANT: Please read these Official Rules before participating in this Promotion. Your participation in this Promotion constitutes your agreement to and acceptance of these Rules and the decisions of the Sponsor, which are final and binding. Winning a Prize is contingent upon being and staying in compliance with these Rules.

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. ALL FEDERAL, STATE, LOCAL AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

Ramadan 2025 “Get a chance to Win 100\$ daily” Official Rules

1. **PROMOTION SPONSOR AND PROMOTION PERIOD:** The Sponsor of the Promotion is WorldRemit Corp, WorldRemit Corp, 100, Suite #9, Hano Street, Boston, MA, 02134, United States. The Ramadan 2025 “Get a chance to Win \$100 daily” (the “Promotion”) begins at 1st March 00:01 am and ends at 30 March 23:59 pm (the “Promotion Period”). All references to date and time are to UTC+1. Please see [world clock](#) for time zone conversion information. The computer clock of the Sponsor is the official time-keeping device in the Promotion.

2. **ELIGIBILITY:** The Promotion is open only to legal residents of the 50 states in the United States who are age of majority or older in their State of residence as of date of entry, and have correctly answered a Sendwave in-app question during the Promotion Period. Employees, officers and directors of the Sponsor, and their respective parent companies, affiliates, subsidiaries, advertising, contest, fulfillment and marketing agencies, (collectively the “Promotion Parties”) their immediate families (parent, child, sibling and spouse and their respective spouses, regardless of where they reside) and persons living in the same households as such individuals (whether related or not) are not eligible to participate in this Promotion or win a prize. By participating in this Promotion, you agree to these Official Rules (the “Rules”) and to the decisions of the Sponsor, which are final and binding in all respects. Void in any country or jurisdiction not listed above and where prohibited by law, rule or regulation.

3. **HOW TO ENTER THE PROMOTION:** Participate in the Ramadan Giveaway exclusively for Sendwave users in the USA! Every day during Ramadan, answer a simple question in the Sendwave app for a chance to win a \$100 Amazon gift card. A new winner will be randomly selected daily.

- a. To enter, log into your Sendwave app and within the Promotion Period and answer the question. There is a limit of one entry per day per person. All duplicate entries will be automatically disqualified. The entries are limited to senders to Mali, Senegal, Ivory Cost and Morocco.
- b. There is no additional entry fee to enter the Promotion.
- c. The Sponsor reserves the right to reject an entry, where an Entrant is in breach of these Rules, the Sendwave use of service Terms and Conditions and / or where any successful money transfer is made and / or entry received by the Sponsor before or after the Promotion Period.
- d. Unfortunately we cannot accept responsibility for any entries not received by us for any reason and we cannot guarantee entry for mis-spelt, corrupt or ineligible entries, or entries where any of the information provided is incorrect.
- e. We will not tolerate any attempts to excessively manipulate the outcome in any of our Promotions. No bulk, automated, machine assisted, third-party, syndicate, or other group

entries will be accepted, including using multiple emails or Sendwave accounts. We will disqualify any entries which in our reasonable opinion appear to have used any of these methods.

3. PRIZES: There are 15 individual prizes available to be won in this Promotion, each consisting of an Amazon gift card via Giftogram up to the value of \$100 (the "Prize"). The total approximate retail value of all Prizes is \$1500.

Prizes will only be awarded upon winner redemption, confirmation, verification and final approval of the Sponsor. Winners will be required to sign an eligibility and liability release and any winners from the United States will be required to complete a 1099 tax form in order to receive the Prize.

The Prize will be fulfilled by a third party provider Amazon. The winner's details will be provided to Amazon or equivalent and the winners will be required to work with Amazon or equivalent to redeem their prize. Sponsor reserves the right to change the third party provider. In order to redeem a Prize, the winner will need to agree to any terms and conditions of the third party agency.

4. PRIZE DRAW: The Promotion will consist of 15 draws, where there will be 1 winner for each draw. Winners will be selected via an electronic randomised drawing process. The Prize draw will be conducted online every day starting from the 1st march from all eligible entries received during the Promotion Period.

Winners will be contacted via email and for all valid and verified winners, Prizes will be delivered within 48 hours of the draw. If a winner cannot be contacted by day +2 of winning, the Sponsor reserves the right not to award the Prize, or conduct a re-draw.

5. ODDS OF WINNING: Odds of winning depend on the number of eligible entries received during the Promotion Period.

PRIZES ARE AWARDED "AS IS" WITH NO GUARANTEE. ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, ARE HEREBY DISCLAIMED BY THE SPONSOR TO THE EXTENT PERMITTED BY APPLICABLE LAW. ALL PRIZE DETAILS THAT ARE NOT SPECIFIED HEREIN ARE AT SPONSOR'S SOLE BUT REASONABLE DISCRETION. ANY COSTS AND EXPENSES ASSOCIATED WITH PRIZE ACCEPTANCE AND USE NOT SPECIFIED HEREIN AS BEING PROVIDED ARE WINNERS' SOLE RESPONSIBILITY.

6. GENERAL: Each winner hereby expressly grants to the Sponsor and their respective designees all rights to use and publish his/her name, likeness (photographic or simulated), voice, and place of residence for all purposes, including without limitation, advertising, marketing, promotional and publicity purposes in connection with this Promotion ("Advertising"), in any and all media now or hereafter devised, worldwide in perpetuity, without any form of notice or any amount or kind of compensation or permission, except where prohibited by applicable law. All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor and/or its licensors, and each winning participant hereby disclaims and waives any claim of right to such Advertising.. Such Advertising shall be solely under the control of Sponsor and/or its licensors, and each winner hereby waives any claim of control over the Advertising content as well as any possible claims of misuse of such winning recipient's name, likeness or voice under contract, tort or any other theory of law. The Sponsor does not assume any responsibility for any disruption in the Promotion, including but not limited to the failure or interruption of any internet service provider. In the event there is a discrepancy or inconsistency between disclosures and other statements contained in any Promotion materials and the terms and conditions of these Official Rules,

these Official Rules shall prevail, govern, and control. In no event will more prizes be awarded than those listed in Rule #3. All federal, state, provincial/territorial and local laws and regulations apply. All decisions as to these Official Rules and interpretations thereof are exclusively within the sole discretion of the Sponsor and may be changed from time to time without notice. The Sponsor reserves the right to cancel or modify the Promotion at any time

without notice. A potential winner may be requested to provide the Sponsor with proof that the potential winner is the authorized account holder of the email address associated with the winning Entry. If, in Sponsor's sole determination, a dispute cannot be resolved, the Entry will be deemed ineligible. Entries generated by a script, macro or other automated means will be disqualified. Entries that are incomplete, garbled, or corrupted are void and will not be accepted.

7. CONDUCT: By participating in this Promotion, you agree to be bound by these Official Rules and any third party conditions required for fulfillment of the Prize. The decisions of the Sponsor, shall be final, binding and non-appealable in all respects. Failure to comply with these Official Rules may result in disqualification. The Sponsor reserves the right at their sole discretion to disqualify any individual found to be tampering with the participation process or the operation of the Promotion or to be acting in any manner deemed by the Sponsor to be in violation of the Official Rules or to be acting in any manner deemed by the Sponsor acting reasonably, to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person and void all associated Entries and/or registrations. CAUTION: ANY ATTEMPT BY A USER, YOU OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVE THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

8. LIMITATIONS OF LIABILITY: To the extent permitted by law, the Sponsor assume no responsibility or liability for (a) lost, late, stolen, undelivered, inaccurate, incomplete, delayed, misdirected, damaged or garbled registrations, Entries, URLs, or emails; (b) any incorrect or inaccurate Entry information, or for any faulty or failed electronic data transmissions; (c) any unauthorized access to, or theft, destruction or alteration of Entries or registrations at any point in the operation of this Promotion; (d) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, cable, satellites, servers, computers or providers utilized in any aspect of the operation of the Promotion; (e) inaccessibility or unavailability of the Internet or the Web Site or any combination thereof or for computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of Entries, social networking posts, or registrations, the announcement of the prizes, or in any other Promotion-related materials; or (f) any injury or damage to participants or to any other person's computer which may be related to or resulting from any attempt to participate in the Promotion. If, for any reason, the Promotion (or any part thereof) is not capable of running as planned for reasons which may include, without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion, then the Sponsor reserve the right at their sole discretion to cancel, terminate, modify or suspend the Promotion in whole or in part. If terminated, the Sponsor will award the prizes from among all non-suspect, eligible Entries received for the Promotion up to the time of such action.

9. RELEASES: To the extent permitted by law, all participants, as a condition of participation in this Promotion, agree to release, hold harmless and indemnify the Sponsor from and against any and all liability, claims, damages, or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained, in whole or in part, directly or indirectly, in connection with (i) participation in any aspect of the Promotion, (ii) the receipt, ownership or use of the prize awarded, including any travel associated with any prize, (iii) participant's registration material on any related website, or (iv) any typographical or other error in these Official Rules.

10. GOVERNING LAW/JURISDICTION: ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES OR THE RIGHTS AND OBLIGATIONS OF ENTRANTS OR SPONSOR IN CONNECTION WITH THE PROMOTION SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF THE COMMONWEALTH OF MASSACHUSETTS WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OF CONFLICT OF LAW RULES OR PROVISIONS THAT WOULD CAUSE THE APPLICATION OF ANY OTHER STATE'S LAWS.

11. ARBITRATION PROVISION: By participating in this Promotion, each entrant (and any minor entrant's parent or legal guardian) agrees: (i) that any and all disputes the entrant may have with, or claims entrant may have against, the Sponsor relating to, arising out of or connected in any way with (a) the Promotion, (b) the awarding or redemption of any prize, and/or (c) the determination of the scope or applicability of this agreement to arbitrate, will be resolved exclusively by final and binding arbitration administered by JAMS and conducted before a sole arbitrator in accordance with the rules of JAMS; (ii) this arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1-16; (iii) the arbitration shall be held in Boston, Massachusetts; (iv) the arbitrator's decision shall be controlled by the terms and conditions of these Official Rules and any of the other agreements referenced herein that the applicable entrant may have entered into in connection with the Promotion; (v) the arbitrator shall apply Massachusetts law consistent with the FAA and applicable statutes of limitations, and shall honor claims of privilege recognized at law; (vi) there shall be no authority for any claims to be arbitrated on a class or representative basis, arbitration can decide only entrant's and/or Sponsor's individual claims; the arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated; (vii) the arbitrator shall not have the power to award punitive damages against the entrant or Sponsor; (viii) if the entrant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of entrant's filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive; and (ix) with the exception of subpart (vi) above, if any part of this arbitration provision is deemed to be invalid, unenforceable or illegal, or otherwise conflicts with the rules of JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, subpart (vi) is found to be invalid, unenforceable or illegal, then the entirety of this arbitration provision shall be null and void, and neither entrant nor Sponsor shall be entitled to arbitrate their dispute. For more information on JAMS and/or the rules of JAMS, visit their website at www.jamsadr.com.

12. PRIVACY: Except as noted in these Official Rules, information collected for this Promotion is used only for the purpose of Promotion administration and winner notification and will not be re-used, sold or shared in any manner by the Promotion Parties or any third parties unless you have elected to receive additional information or promotional material from the Sponsor, or a third party. By participating in the Promotion, participants agreed to all of the terms and conditions of the Sponsor's Privacy Policy, which is

available at Sendwave.com In the event of any discrepancy between the Sponsor's Privacy Policy and these Official Rules, these Official Rules shall control and govern.

13. TAX INFORMATION: All federal, state, local, and other taxes on prizes and any other costs and expenses associated with prize acceptance and use not specified herein as being provided, are the sole responsibility of the applicable winner.

14. WINNERS LIST: To receive the list of winners of prizes (surname and state/province/territory and country of winner only), send a self-addressed, stamped envelope for receipt to Ramadan 2025 "Get a chance to Win \$100 daily" Winners list Request, c/o ZEPZ / WorldRemit Corp, 100, Suite #9, Hano Street, Boston, MA, 02134, United States,

If you object to any or all of your name or country being published or made available, please contact the Sponsor at wecare@sendwave.com.