Polish Xoom User Agreement Explanation

Xoom Money Transfer Service

Poland — Applicable to Polish residents only (If you are a resident of EEA, the **EEA Xoom User Agreement Explanation** is relevant for you)

PayPal (Europe) S.à r.l. et Cie, S.C.A. | July 2026

About this document

This document provides explanations about the Xoom money transfer service you are about to sign up for. It is designed to help you understand what the service does, what it costs, what your rights and obligations are, and what can go wrong. Please read it carefully before accepting the Xoom User Agreement.

These explanations are provided free of charge and must be read alongside the full Xoom User Agreement. Xoom is a separate service from your PayPal account and is governed by its own User Agreement — not the PayPal User Agreement. If anything is unclear, contact Xoom customer service before proceeding.

This document is provided for information and explanatory purposes only and does not form part of the Polish Xoom User Agreement. For full details, please review the Polish Xoom User Agreement. In the event of any discrepancy between this document and the Polish Xoom User Agreement, including due to translation, the Polish Xoom User Agreement shall prevail.

1. Who you are contracting with

Service provider	PayPal (Europe) S.à r.l. et Cie, S.C.A.
Registered address	22–24 Boulevard Royal, L-2449 Luxembourg
Legal form	Limited partnership (société en commandite par actions)
Regulatory status	Licensed credit institution supervised by the CSSF, Luxembourg. CSSF register no. B00000351.
Contract language	English only. The Xoom User Agreement is concluded in English only. Any translation provided is for convenience and the English version prevails in the event of conflict.

2. How the contract is concluded and accessed

You enter into the Xoom User Agreement by completing the online registration process at xoom.com or via the Xoom mobile app and clicking to accept the terms. A Xoom Account will be created for you through which you can initiate transactions and view your transaction history. If you already have a PayPal account, you may use your PayPal credentials to sign up for Xoom, in which case your PayPal payment methods will automatically be linked to your Xoom Account.

No funds are held in your Xoom Account. Xoom is a money remittance service provided on a transaction-by-transaction basis. Each transfer is a single payment transaction. The Xoom Account is purely a transactional record and does not constitute a payment account. You can access the current Xoom User Agreement at any time at xoom.com/legal.

3. What the Xoom service is

Xoom is an international money transfer service that allows you to:

- Send Money — transfer money to a recipient's bank account, mobile wallet, or for cash pick-up at a local agent or ATM in the destination country.
- Reload — top up a pre-paid mobile telephone plan for a beneficiary in another country. This service is provided in partnership with DT One, subject to DT One's own terms and conditions.
- Bill Pay — pay a utility or other bill on behalf of a beneficiary in another country.

Xoom is designed for personal use only. It may only be used by natural persons (not businesses) to send money to, reload prepaid mobile plans for, or pay bills for family members and other people you know personally. Commercial use is not permitted and may result in your account being closed.

Xoom may limit the amount you can send in a single transaction or over a period of time, and may apply these limits across related accounts or households. These limits may change without prior notice.

Xoom is designed for sending money to people you know personally, such as family and friends. You should never use Xoom to send money to strangers, pay for goods or services from unknown parties, or respond to unsolicited requests for money transfers. These are common patterns in fraud and scams.

4. Fees — what this service costs you

Xoom fees are not fixed. They vary for each transaction depending on the destination country, the amount being sent, the payment method used, and the currency in which the recipient will receive the funds. All applicable fees are disclosed to you clearly before you authorise each transaction. You are not charged until you have confirmed and authorised the transaction.

5. How to fund your transaction

You can fund Xoom transactions using the following payment methods, where available:

- Your PayPal Balance (if you have a PayPal account linked to your Xoom Account).

- A debit card linked to your Xoom Account.
- A credit card linked to your Xoom Account. Note that your credit card issuer may treat this as a cash advance and charge additional fees and interest.
- A bank account linked to your Xoom Account (where available in your country).

Not all payment methods are available for all transactions or all destinations. Xoom may, at its discretion, decline transactions funded from certain payment methods. You confirm that you are the lawful owner of any payment method you use.

If a payment fails or is insufficient, you authorise Xoom to retry it using the same or a different payment method.

Failed-payment costs. If your transaction causes Xoom to incur fees (such as non-sufficient-funds or chargeback fees), you agree to reimburse Xoom.

6. How transactions are executed

Once you submit a transaction, Xoom works with local banks, money exchange houses, and other third-party service providers to deliver the funds to the recipient. Recipients receiving cash may be required to present valid identification and a transaction number to collect funds.

Xoom offers a 'Pay Only When Received' (POWR) feature for certain transactions, where your payment method is not charged until the recipient or service provider has received the funds. Not all transactions qualify for POWR and qualification is not guaranteed, even if a previous transaction qualified. Xoom may terminate or modify the POWR feature at any time.

Expected delivery time	Varies by destination, payment method, and transaction type. The estimated delivery time is disclosed before you authorise each transaction.
Business hours impact	Delivery may be affected by the business hours and systems availability of local service providers in the destination country.
Identity verification	Xoom may delay a transaction to complete identity verification of you or the recipient. This is required by law and cannot be waived.

If you send to a bank or mobile wallet account, it must be in the same currency as the transaction, otherwise the transaction may be cancelled.

7. Cancellation — your right to cancel is very limited

Once you have authorised a transaction and Xoom has initiated the transfer, you cannot cancel it. If the funds have already been received by the recipient, it may not be possible to recover them. You should be certain before you confirm any Xoom transaction.

In limited circumstances, Xoom may be able to cancel a transaction before it is completed — for example if the recipient has not yet collected the funds or the transfer is still being processed. Contact Xoom customer service immediately if you wish to attempt a cancellation. Refunds, where available, are described in the Xoom User Agreement.

8. Fraud and scam risk — please read carefully

Money transfer fraud is a significant and growing risk. Common scams include: advance fee fraud (being told to send money to receive a larger sum); romance scams (building a relationship online before requesting money transfers); emergency scams (someone claiming to be a family member in urgent need); and job offer scams (fake employers asking you to transfer money). PayPal will never ask you to send a Xoom transfer to receive a prize, inheritance, or refund.

You should never use Xoom to:

- Send money to someone you have only met online.
- Pay for goods or services from sellers you do not know personally.
- Send money in response to an unsolicited request, no matter how convincing the reason given.
- Transfer funds on behalf of a third party.

If you believe you are being defrauded, contact Xoom customer service immediately and report the matter to the police. Once funds have been transferred and received, recovery is not guaranteed.

9. No Buyer Protection

PayPal's Buyer Protection and Seller Protection programmes do NOT apply to Xoom transactions — even if you fund a transaction using your PayPal Balance. If something goes wrong with a Xoom transaction, your remedies are those set out in the Xoom User Agreement and applicable consumer law, not PayPal's standard protection programmes.

10. What can go wrong — potential consequences for you

Incorrect recipient details. If you provide incorrect recipient bank account details or personal information, the transfer may be sent to the wrong person or fail. Always double-check recipient details before confirming a transaction. Recovery of incorrectly sent funds is not guaranteed.

Exchange rate fluctuation. The exchange rate applied is fixed at the time you authorise the transaction. If the transaction is delayed, the rate originally disclosed will still apply, but currency values can move between when you send and when the recipient receives funds in some payout scenarios.

Delays or cancellations. If you breach the Xoom User Agreement, or where required by law, we may delay or cancel your Transaction, or close your Xoom Account or your Recipient's, at any time before completion — for reasons such as identity verification, fraud and anti-money laundering checks, POWR qualification, or complying with the law. Delays may also arise from our Service Providers' business hours, systems and currency availability.

We will tell you and give a reason, unless the law prevents us or we have reasonable grounds not to (for example, where we suspect a criminal offence). You may be entitled to a refund in certain circumstances.

Suspension or termination by us. We may suspend or terminate your access to the Service if you breach the Xoom User Agreement or your PayPal user agreement, or where required by law. Normally we will give you advance notice and a chance to fix the breach. In some cases suspension or termination applies immediately — for example, serious or repeated breaches, where notice could cause harm or liability, where the law or an enforcement order requires it, or where the security of the Service could be compromised.

If we stop providing the Service altogether, we will give you advance notice, cancel any pending transactions, and refund the applicable Transaction Amounts. On termination, you remain liable for any outstanding obligations relating to your account, and we may retain your account information to meet our legal obligations.

11. Your obligations

11.1 Eligible use

Only natural persons (individuals, not businesses) aged 18 or over with legal capacity to enter contracts may use Xoom. You may only hold one Xoom Account. Xoom may be used for personal transactions only — not commercial, business, or charitable purposes.

11.2 Accuracy of information

You must provide accurate and complete information about yourself, your payment methods, and your recipients. You must keep your contact details and payment method information up to date. Providing false or misleading information is a breach of the Xoom User Agreement and may result in your account being closed.

11.3 Security

- Keep your Xoom Account password strictly confidential. Xoom will never ask you for your password.
- If you believe your password or account has been compromised, contact Xoom immediately.
- You may only transact on your own behalf — not on behalf of another person or organisation.

11.4 Prohibited uses

You must not use Xoom for illegal purposes or for prohibited activities such as gambling, fraud, money laundering, terrorist financing, or paying for controlled goods. Breach may lead to cancellation, account closure, and referral to law enforcement

12. Your personal data

Xoom processes your personal data to operate your account, execute transactions, verify your identity and the identity of recipients, comply with anti-money laundering and sanctions obligations, and detect and prevent fraud. Processing is necessary for performance of the contract and for compliance with legal obligations.

Your data may be shared with PayPal group companies, local partner banks and service providers in destination countries, fraud prevention agencies, government authorities, and others as described in PayPal's Privacy Statement (which applies to the Xoom service). Transfers outside the EEA are protected by appropriate safeguards including PayPal's Binding Corporate Rules.

13. Governing law and jurisdiction

The Xoom User Agreement is governed by the laws of England and Wales.

If you are a consumer, Polish mandatory consumer protection provisions apply irrespective of the choice of the laws of England and Wales. As a consumer, you may bring proceedings before the competent court of your place of residence (Poland) or in Luxembourg where PayPal is incorporated. PayPal may bring a claim against you in the courts of Poland.

14. Closing your Xoom Account

You may close your Xoom Account at any time by contacting customer service. Any pending transactions will be completed or cancelled in accordance with the Xoom User Agreement. Closing your Xoom Account does not affect your PayPal account.

15. Liability

15.1 Your liability to us.

You are responsible for any losses, expenses or costs we incur as a result of your breach of the Xoom User Agreement, your improper use of the Service or your Xoom Account, your breach of any applicable law, or your breach of a third party's rights.

15.2 Our liability to you.

If we fail to provide the Service with reasonable care and skill, we are responsible for foreseeable loss or damage caused by our breach or negligence, but not for loss that is not foreseeable. We are not responsible for losses caused by your own breach or unlawful conduct, or by unavoidable events outside our control.

16. Disputes, complaints, and ADR

If you think a Transaction was incorrectly executed or was not authorised by you, you can dispute it. Contact us within **13 months** of the date we told you the funds would reach the Recipient. We will investigate within **90 days**, correct any error promptly, and tell you the outcome. If we find no error, we will explain why in writing.

If you have a problem with a Xoom transaction or the service, contact Xoom customer service at help.xoom.com or by email at help-eea@xoom.com.

If your complaint is not resolved to your satisfaction, Polish consumers may escalate to the CSSF (Commission de Surveillance du Secteur Financier) as the external ADR body, free of charge. Details of the CSSF complaints process are available on the CSSF website. You may also seek guidance from the ECC-Net for cross-border consumer matters.