

Promo Credit 30

Offer Overview

A one-time account credit will be deposited automatically into the Xe account of selected customers as part of an invitation-only promotional offer (the “Offer”). The credit amount is USD \$30 for eligible customers in the United States, or AUD \$30 for eligible customers in Australia. No transaction or other action is required to receive credit.

How to Qualify

No transaction or other action is required. The credit will be deposited automatically into the Eligible Customer's

Xe account. Subject to the terms of this Offer, once deposited, the funds belong to the customer and may be used

in any way permitted under the applicable Xe account terms.

Xe reserves the right to reclaim the credit if, for a period of no less than month following deposit, the customer

does not use the credit to make a Trade or otherwise commingle the credit with other funds deposited by the

Customer in their Xe account. For the avoidance of doubt, the applicable dates are as follows:

- 11/16/26 for customers who received balances on 10/14/26 (GMT-7)

Eligibility Criteria

To qualify for the Offer, a customer must meet all the following conditions:

a) Be a customer selected by Xe who receives a direct communication (e.g., email) from Xe regarding the Offer,

and who has received the USD \$30 / AUD \$30 credit into their Xe account (invitation-only).

b) Limit of one credit per Eligible Customer and Xe account.

c) Reside in the United States or Australia

Definitions

- Eligible Customer: A limited number of selected Xe customers who receive a direct communication

from Xe about the Offer and who meet all criteria outlined in Section 3.

- Credit: The one-time USD \$30 (United States) or AUD \$30 (Australia) account credit described in

Section 1, subject to reclaim as set out in Section 2.

Applicable terms:

UNITED STATES

Promotional Offer Terms: A United States resident who is selected by Xe to receive a direct communication

about this Offer (each an Eligible Customer) will receive a one-time USD \$30 account credit (Credit), deposited

automatically into their Xe account. No transaction or other action is required to qualify.

The Credit is limited

to one per Eligible Customer and Xe account. Xe reserves the right to reclaim the Credit if, within one month

of deposit, the customer has not used it to make a Trade or otherwise commingled it with other funds in their

Xe account (see Section 2 for applicable reversal dates). The Credit is non-transferable and has no cash

equivalent outside the customer's Xe account. Xe reserves the right to modify, suspend or end the Offer prior

to a Credit being deposited, at its sole discretion and subject to applicable law. Xe accepts no liability in

respect of the Offer.

Provider: Dandelion Payments, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

Contact: help@xe.com

AUSTRALIA

Promotional Offer Terms: An Australian resident who is selected by Xe to receive a direct communication

about this Offer (each an Eligible Customer) will receive a one-time AUD \$30 account credit (Credit), deposited

automatically into their Xe account. No transaction or other action is required to qualify.

The Credit is limited

to one per Eligible Customer and Xe account. Xe reserves the right to reclaim the Credit if, within one month

of deposit, the customer has not used it to make a Trade or otherwise commingled it with other funds in their

Xe account (see Section 2 for applicable reversal dates). The Credit is non-transferable and has no cash

equivalent outside the customer's Xe account. Xe reserves the right to modify, suspend or

end the Offer prior to a Credit being deposited, at its sole discretion and subject to applicable law. Xe accepts no liability in respect of the Offer.

Provider: HiFX Australia Pty Ltd (trading as 'Xe' or 'Xe.com') (Xe).

Contact: help@xe.com

Other Terms

Standard Xe account terms, exchange rates, fees, transfer limits, verification requirements and regulatory checks apply. Xe may modify, suspend or end the Offer before a Credit is deposited, subject to applicable law. Any Credit already deposited will not be withdrawn, except as expressly provided above in relation to inactivity. Xe accepts no liability in respect of the Offer.