Promotional Account Credit

Effective Dates: 21 September 2026 to 30 November 2026

Offer Overview: An account credit for any Eligible Customer (as defined below) who sends a minimum of 1000 in their local currency (as defined below) on at least one qualifying international payment during the promotional period, where the payment is made from their local currency into a different Eligible Currency (as defined below), in accordance with the minimum transaction values as set out in the table below:

ACCOUNT TYPE	**TRANSACTION VALUE** (in local currency)	**ACCOUNT CREDIT VALUE**
	0.00 – 999.99	N/A
Consumer	1,000.00 +	50.00 (in the currency of the Eligible Customer's applicable Xe account balance)
Business	3,000.00+	400.00 (in the currency of the Eligible Business's applicable Xe account balance)

Terms:

- The Customer must be an Eligible Customer as per the definition below.
- The Customer must transfer through the Xe app or the Xe website.
- The Customer must reside in the United States of America, Canada, Australia, or New Zealand and be assigned to that TBU.
- The Customer must make a payment within the qualifying transaction values above to receive the corresponding account credit.
- The qualifying transaction must be made between two different Eligible Currencies, being the G10 currencies (USD, EUR, GBP, JPY, CHF, CAD, AUD, NZD, NOK, SEK) and DKK. Same-currency transactions (e.g., USD to USD, AUD to AUD) do not qualify. Cross-currency transactions sent from the Customer's local currency (e.g., a United States resident sending USD to AUD, or an Australian resident sending AUD to USD) qualify.
- The qualifying transaction must be sent in the Customer's local currency, being USD for residents of the United States of America, CAD for residents of Canada, AUD for residents of Australia, and NZD for residents of New Zealand. Transfers sent in any other currency do not qualify, even where both currencies are Eligible Currencies (e.g., an Australian resident sending EUR to USD does not qualify).
- The Offer only applies to spot transfers (transfers settled at the current exchange rate, not forward contracts) where the promotional code is entered at the time the transfer is booked. Transfers booked using the "Add recipient later" option (where the recipient is not added at the time the transfer is booked) do not qualify for the Offer.
- Eligible Customer means a customer who (a) has registered with Xe but has not made a single trade since registering, (b) has previously made a trade with Xe but has not made a trade in the last 30 days, or (c) has resolved a ticket with the Xe Care team. To activate the offer, the Eligible Customer must use the following promotion codes when transacting:
    - XENEW50 for Consumer customers who are making their first trade
    - XENEW400 for Business customers who are making their first trade

- XEBACK50 for Consumer customers who have previously traded
- XEBACK400 for Business customers who have previously traded
- XECARE50 for Consumer customers who have resolved a ticket with the Xe Care team
- XECARE400 for Business customers who have resolved a ticket with the Xe Care team. Redeemable on Xe Business account payments only.

UNITED STATES Promotional Offer Terms: A United States resident who (a) has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made a single trade since registering, or (b) has previously made a trade with the Xe Service but has not made a trade in the last 30 days (each an Eligible Customer) may qualify for an account credit (Account Credit) by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) between 21 September 2026 and 30 November 2026 (Offer Period) and making an international payment sent in US dollars (USD) to a different Eligible Currency (as defined above) in accordance with the minimum transaction values set out in the table above (Offer). An Eligible Customer's payments with the Xe Service will not be aggregated and must be made via the Xe Mobile App or Xe Website for the purpose of this Offer. The Offer is only applicable to a payment within the qualifying thresholds above, made in USD to a different Eligible Currency. Same-currency transactions do not qualify. Payments sent in any currency other than USD do not qualify. Transfers booked using the “Add recipient later” option do not qualify. The Offer is limited to one Account Credit per Eligible Customer. The Account Credit will be credited to the Eligible Customer's Xe USD account balance within 14 (fourteen) days of making the qualifying payment in accordance with the Offer. The award of the Account Credit is solely within Xe's discretion. Xe reserves the right to vary or terminate the Offer at its sole discretion, without notice. Xe accepts no liability in respect of the Offer. Contact: help@xe.com. Provider: Dandelion Payments, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

CANADA Promotional Offer Terms: A Canadian resident who (a) has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made a single trade since registering, or (b) has previously made a trade with the Xe Service but has not made a trade in the last 30 days (each an Eligible Customer) may qualify for an account credit (Account Credit) by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) between 21 September 2026 and 30 November 2026 (Offer Period) and making an international payment sent in Canadian dollars (CAD) to a different Eligible Currency (as defined above) in accordance with the minimum transaction values set out in the table above (Offer). An Eligible Customer's payments with the Xe Service will not be aggregated and must be made via the Xe Mobile App or Xe Website for the purpose of this Offer. The Offer is only applicable to a payment within the qualifying thresholds above, made in CAD to a different Eligible Currency. Same-currency transactions do not qualify. Payments sent in any currency other than CAD do not qualify. Transfers booked using the “Add recipient later” option do not qualify. The Offer is limited to one Account Credit per Eligible Customer. The Account Credit will be credited to the Eligible Customer's Xe CAD account balance within 14 (fourteen) days of making the qualifying payment in accordance with the Offer. The award of the Account Credit is solely within Xe's discretion. Xe reserves the right to vary or terminate the Offer at its sole discretion, without notice. Xe accepts no liability in respect of the Offer. Contact: help@xe.com. Provider: Xe Corporation (trading as 'Xe' or 'Xe.com' or ‘Xe CA’) (Xe).

AUSTRALIA Promotional Offer Terms: An Australian resident who (a) has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made a single trade since registering, or (b) has previously made a trade with the Xe Service but has not made a trade in the last 30 days (each an Eligible Customer) may qualify for an account credit (Account Credit) by using Xe's

Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) between 21 September 2026 and 30 November 2026 (Offer Period) and making an international payment sent in Australian dollars (AUD) to a different Eligible Currency (as defined above) in accordance with the minimum transaction values set out in the table above (Offer). An Eligible Customer's payments with the Xe Service will not be aggregated and must be made via the Xe Mobile App or Xe Website for the purpose of this Offer. The Offer is only applicable to a payment within the qualifying thresholds above, made in AUD to a different Eligible Currency. Same-currency transactions do not qualify. Payments sent in any currency other than AUD do not qualify. Transfers booked using the “Add recipient later” option do not qualify. The Offer is limited to one Account Credit per Eligible Customer. The Account Credit will be credited to the Eligible Customer's Xe AUD account balance within 14 (fourteen) days of making the qualifying payment in accordance with the Offer. The award of the Account Credit is solely within Xe's discretion. Xe reserves the right to vary or terminate the Offer at its sole discretion, without notice. Xe accepts no liability in respect of the Offer. Contact: help@xe.com. Provider: HiFX Australia Pty Ltd (trading as 'Xe' or 'Xe.com') (Xe).

NEW ZEALAND Promotional Offer Terms: A New Zealand resident who (a) has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made a single trade since registering, or (b) has previously made a trade with the Xe Service but has not made a trade in the last 30 days (each an Eligible Customer) may qualify for an account credit (Account Credit) by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) between 21 September 2026 and 30 November 2026 (Offer Period) and making an international payment sent in New Zealand dollars (NZD) to a different Eligible Currency (as defined above) in accordance with the minimum transaction values set out in the table above (Offer). An Eligible Customer's payments with the Xe Service will not be aggregated and must be made via the Xe Mobile App or Xe Website for the purpose of this Offer. The Offer is only applicable to a payment within the qualifying thresholds above, made in NZD to a different Eligible Currency. Same-currency transactions do not qualify. Payments sent in any currency other than NZD do not qualify. Transfers booked using the “Add recipient later” option do not qualify. The Offer is limited to one Account Credit per Eligible Customer. The Account Credit will be credited to the Eligible Customer's Xe NZD account balance within 14 (fourteen) days of making the qualifying payment in accordance with the Offer. The award of the Account Credit is solely within Xe's discretion. Xe reserves the right to vary or terminate the Offer at its sole discretion, without notice. Xe accepts no liability in respect of the Offer. Contact: help@xe.com. Provider: HiFX Limited (trading as 'Xe' or 'Xe.com') (Xe).