



## Rate Match Guarantee T's & C's

**Dates:** 1<sup>st</sup> January 2025 to 1<sup>st</sup> May 2025 (**Offer Period**)

**Offer:** Xe will match the rate offered by any other financial services provider where a Customer finds a better rate than that offered by Xe subject to the terms set out below.

**Terms:** The Customer must be an Eligible Customer as per the definition below.

- The Customer must have an existing account with Xe.
- The Customer must be purchasing one of the following currencies: USD, CAD, EUR, GBP, AUD, NZD, DKK, NOK, CHF, JPY or SEK
- The Customer must choose bank/wire transfer as their payment method for the comparative quote and their payment with Xe.
- The transaction must be over £5,000 (or currency equivalent)
- The Customer may only use the Price Match promotion once.
- Cash pick up and Mobile wallet delivery methods are not eligible.
- The Customer must supply sufficient evidence of the quote offering a better rate.
- The Offer is only valid only for the amount requested (in the intended recipient's billing currency) in the Customer's original submission to Xe.
- The rate offered by the other provider cannot be better than the interbank rate or result in a loss to Xe if the other provider's rate is matched.
- The rate offered by Xe is based on the margin offered and not the absolute exchange rate . In other words, the rate offered by Xe will match the spread offered by the other service provider taking into account the fact that markets are constantly moving.
- The Customer must submit evidence of the "better rate" *prior* to transacting with Xe. Xe cannot amend or cancel a transaction. The evidence submitted must include:
  - o A quote from the financial services provider, containing the name of the financial services provider, the time of the quote, the exchange rate offered and any fees that may be payable.
  - o A screenshot must be supplied that meets these requirements.
- The Customer must have an existing account with the other service provider and the rate quoted cannot be an indicative rate.
- The rate offered by the other service provider cannot be subject to any discounts (such as first transaction discounts for example).
- Other payments methods are NOT eligible for Price Match Guarantee.



- Xe reserves the right to determine the eligibility of the Customer's price match request in its sole discretion.

The Offer does not apply to same currency payments.

**Procedure:** Submitting your claim:

Send the rate quote/screenshot to help@xe.com and include your Xe account number with the email.

Upon receipt, Xe will review and determine the eligibility of your payment for Price Match Guarantee. A member of our support team will contact you with approval/denial and explanation. Please do not send your funds to Xe or make the transaction before you receive an approval/denial email.

## **EUROPE**

**Promotional Offer Terms** A European Union resident (an **Eligible Customer**) may qualify for the price of their transaction being matched to the price of any other service provider (except a bank) for a single transaction, by using Xe's Services and complying with the Terms above between 1st January 2025 and 1st May 2025 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer or debit card. The send currency must be EUR and the buy currency must be one of the following: USD, CAD, EUR, GBP, AUD, NZD, DKK, NOK, CHF, JPY or SEK.

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 Europe B.V., (trading as 'Xe' or 'Xe.com') (**Xe**).

## **UNITED KINGDOM**

**Promotional Offer Terms** A United Kingdom resident (an **Eligible Customer**) may qualify for the price of their transaction being matched to the price of any other service provider (except a bank) for a single transaction, by using Xe's Services and complying with the Terms above between 1st January 2025 and 1st May 2025 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer or debit card. The send currency must be GBP and the buy currency must be one of the following: USD, CAD, EUR, GBP, AUD, NZD, DKK, NOK, CHF, JPY or SEK.

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 Europe Limited, (trading as 'Xe' or 'Xe.com') (**Xe**).

## **UNITED STATES**



**Promotional Offer Terms** A United States resident (an **Eligible Customer**) may qualify for the price of their transaction being matched to the price of any other service provider (except a bank) for a single transaction, by using Xe's Services and complying with the Terms above between 1st January 2025 and 1st May 2025 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer or debit card. The send currency must be USD and the buy currency must be one of the following: USD, CAD, EUR, GBP, AUD, NZD, DKK, NOK, CHF, JPY or SEK.

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**).

## AUSTRALIA

**Promotional Offer Terms** An Australian resident (an **Eligible Customer**) may qualify for the price of their transaction being matched to the price of any other service provider (except a bank) for a single transaction, by using Xe's Services and complying with the Terms above between 1st January 2025 and 1st May 2025 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer or debit card. The send currency must be AUD and the buy currency must be one of the following: USD, CAD, EUR, GBP, AUD, NZD, DKK, NOK, CHF, JPY or SEK.

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 (an **Eligible Customer**) may qualify for the price of their transaction being matched to the price of any other service provider (except a bank) for a single transaction, by using Xe's Services and complying with the Terms above between 1st January 2025 and 1st May 2025 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer or debit card. The send currency must be NZD and the buy currency must be one of the following: USD, CAD, EUR, GBP, AUD, NZD, DKK, NOK, CHF, JPY or SEK.

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**).