

Xe London Promotion Terms and Conditions

1. Promoter

- 1.1 This promotion is offered by **HiFX Europe Limited** (trading as “**Xe**”) and is open to any Xe consumer customer in the UK who makes a trade in accordance with these terms.

2. Promotion Overview

- 2.1 The “CITY Welcome Offer” promotion (the **Promotion**) provides eligible customers with a discounted foreign exchange rate on their first qualifying transfer using a promotional code.
- 2.2 By participating in the Promotion and entering the applicable promotional code, you agree to be bound by these terms and conditions (**Promotion Terms**) in addition to Xe’s standard consumer terms available at United Kingdom (UK) Consumer Terms – Xe Help Centre (**Consumer Terms**).
- 2.3 In the event of any inconsistency, these Promotion Terms prevail in relation to the Promotion only.

3. Eligibility

- 3.1 This Promotion is open to new individual consumer customers who are residents of the United Kingdom and who have not previously completed a transfer using an Xe account.
- 3.2 Employees of Xe, its affiliates, or any agencies directly connected with the Promotion are not eligible.

4. Promotional Offer

- 4.1 Eligible customers will receive a discounted exchange rate (which may include reduced or zero FX margin) on their first qualifying transfer, subject to these Promotion Terms.
- 4.2 The Promotion:
- (a) applies only to transfers up to a maximum value of **£5,000** (or currency equivalent);
 - (b) applies only to the first completed transfer made using the customer’s Xe account;
and
 - (c) requires the entry of a valid promotional code (“**CITY**”) at the time of booking the transfer.
- 4.3 The discounted rate will be applied at the time the transfer is booked.
- 4.4 The Promotion:
- (a) applies only to transfers funded via bank deposit;

- (b) excludes transfers involving PKR (Pakistani Rupee) and ETB (Ethiopian Barr) currencies (or other currencies that Xe may elect from time to time); and
- (c) excludes any transactions where cash pickup has been selected as the payout method;
- (d) is not transferable, exchangeable, or redeemable for cash.

5. Promotion Period

5.1 The Promotion will commence on 15 July 2026 and will initially run until 31 July 2026.

5.2 Xe may:

- (a) vary or extend the Promotion at its discretion; or
- (b) withdraw or end the Promotion at any time without prior notice.

5.3 Transfers must be booked and completed during the Promotion period to qualify.

6. How to qualify

6.1 To qualify for the Promotion, you must:

- (a) complete the account registration and pass all required verification checks;
- (b) enter the promotional code at the time of booking your first transfer;
- (c) meet all eligibility requirements in section 3 above; and
- (d) complete a qualifying transfer in accordance with these Promotion Terms.

7. Restrictions and Limitations

7.1 The Promotion:

- (a) applies to one transfer per eligible customer only;
- (b) cannot be used in conjunction with any other promotion, discount, or offer unless expressly stated otherwise;
- (c) may be subject to additional limitations or exclusions determined by Xe.

7.2 Xe reserves the right to:

- (a) refuse, cancel, or reclaim the benefit of the Promotion where it reasonably suspects misuse, fraud, or breach of these Promotion Terms or the Consumer Terms;
- (b) amend the promotional rate or eligibility criteria where required due to market conditions, regulatory requirements, or operational constraints.

8. Compliance and Verification

8.1 All transfers remain subject to Xe's:

- (a) standard onboarding procedures;
- (b) anti-money laundering and regulatory requirements; and
- (c) internal approval and transaction monitoring processes.

8.2 Xe may delay, cancel, or decline a transfer where required to comply with applicable laws, regulations or internal policies.

9. Liability

9.1 Nothing in these Promotion Terms limits or excludes liability that cannot be excluded under applicable law.

9.2 Subject to clause 9.1, Xe shall not be liable for:

- (a) any indirect or consequential loss arising from participating in the Promotion; or
- (b) any inability to participate due to technical or operational issues beyond its reasonable control.

10. The Promotion will be governed by the laws of England. Entrants of the Promotion submit to the non-exclusive jurisdiction of the courts of England.

11. You may contact us at help@support.xe.com for any queries regarding the Promotion.

12. Xe collects and handles all information in accordance with its privacy notice available *here*.