

\$0 Send Fees for Bank Transfers

T's & C's (All Regions)

- Dates:** 31 October 2023 to 15 November 2023 (**Offer Period**)
- Offer:** 0.00 USD, GBP, CAD, AUD, NZD or EUR (as applicable dependent on the customer's residence / TBU) transfer fee where an Eligible Customer sends money to India (INR), or Sri Lanka (LKR) for bank payout during the Offer Period and pays for the money transfer via their bank (bank or wire transfer, or bank debit (ACH/EFT) where applicable).
- Terms:** The Customer must be an Eligible Customer as per the definition below.
- The customer must reside in the United Kingdom, Canada, the United States of America, Europe (as applicable), New Zealand, or Australia (as applicable) and be assigned to that TBU.
 - The customer must pay for their money transfer via their bank (bank or wire transfer, or bank debit (ACH/EFT) where applicable).
 - The customer must choose the bank delivery method to the recipient.
 - The customer must be sending money to either India or Sri Lanka.

1. UNITED KINGDOM

Promotional Offer Terms: A United Kingdom resident (an **Eligible Customer**) may qualify for the reduction of Transfer Fees to £0.00 GBP for each individual transaction, by using Xe's Services between 31 October 2023 and 15 November 2023 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer. The send currency must be GBP and the payout currency must be INR or LKR.

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:** referafriend@xe.com. **Provider:** HiFX Europe Limited (trading as 'Xe' or 'Xe.com') (**Xe**).

2. UNITED STATES

Promotional Offer Terms: A United States of America resident (an **Eligible Customer**) may qualify for the reduction of Transfer Fees to \$0.00 USD for each individual transaction, by using Xe's Services between 31 October 2023 and 15 November 2023 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer or ACH. The send currency must be USD and the payout currency must be INR or LKR.

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:** referafriend@xe.com. **Provider:** Continental Exchange Solutions, Inc. (trading as 'Xe' or 'Xe.com') (**Xe**).

3. AUSTRALIA

Promotional Offer Terms: An Australian resident (an **Eligible Customer**) may qualify for the reduction of Transfer Fees to \$0.00 AUD for each individual transaction, by using Xe's Services between 31 October 2023 and 15 November 2023 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer. The send currency must be AUD and the payout currency must be INR or LKR.

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:** referafriend@xe.com. **Provider:** HiFX Australia Pty Ltd, (trading as 'Xe' or 'Xe.com') (Xe).

4. NEW ZEALAND

Promotional Offer Terms: A New Zealand resident (an **Eligible Customer**) may qualify for the reduction of Transfer Fees to \$0.00 NZD for each individual transaction, by using Xe's Services between 31 October 2023 and 15 November 2023 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer. The send currency must NZD and the payout currency must be INR or LKR.

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:** referafriend@xe.com. **Provider:** HiFX Australia Pty Ltd., (trading as 'Xe' or 'Xe.com') (Xe).

5. CANADA

Promotional Offer Terms: A Canada resident (an **Eligible Customer**) may qualify for the reduction of Transfer Fees to \$0.00 CAD for each individual transaction, by using Xe's Services between 31 October 2023 and 15 November 2023 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer or EFT. The send currency must be CAD and the payout currency must be INR or LKR.

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:** referafriend@xe.com. **Provider:** HiFX Canada, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

6. EUROPE

Promotional Offer Terms: A resident of Netherlands, France, Germany, Spain, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, Gibraltar, Greece, Guernsey, Hungary, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Romania, Slovakia, Spain, or Sweden (an **Eligible Customer**) may qualify for the reduction of Transfer Fees to €0.00 EUR for each individual transaction, by using Xe's Services between 31 October 2023 and 15 November 2023 (**Offer Period**) and selecting the Bank deposit delivery method and settling via bank or wire transfer. The send currency must be EUR and the payout currency must be INR or LKR.

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:** referafriend@xe.com. **Provider:** HiFX Europe Limited (trading as 'Xe' or 'Xe.com') (Xe).