

Promotional Voucher T's & C's (United Kingdom and Europe)

Offer Period: 12 October 2026 to Closing Date

Offer: A digital gift card ("voucher") may be issued to any Eligible Customer (New Customer or Returning Customer as applicable) who sends at least the applicable amount in the relevant currency (GBP for customers residing in the United Kingdom, and EUR for customers residing in France, Spain or Germany) on at least one transaction during the Offer Period on an international payment as set out in the tables and Terms below:

New Customer offer (XEGIFT20 and XEGIFT100): Only on transfers sent from GBP (from customers within the United Kingdom) or EUR (from customers within France, Spain and Germany customers) to USD, EUR, GBP, CAD, JPY, AUD, CHF, NZD, SEK, NOK or DKK. Same currency transfers are excluded.

Promo code	Customer type	Qualifying transfer (minimum amount in GBP for UK / EUR for EU)	Voucher value (GBP for UK / EUR for EU)
New Customers (first-time transaction)			
XEGIFT20	Consumer	1,000.00 +	20.00
XEGIFT100	Business	3,000.00 +	100.00

Returning Customer offer (XEGIFT50 and XEGIFT400): Only on transfers sent from GBP (from customers within United Kingdom customers) or EUR (from customers within France, Spain and Germany customers) to USD, EUR, GBP, CAD, JPY, AUD, CHF, NZD, SEK, NOK or DKK. Same currency transfers are excluded.

Promo code	Customer type	Qualifying transfer (minimum amount in GBP for UK / EUR for EU)	Voucher value (GBP for UK / EUR for EU)
Returning Customers			
XEGIFT50	Consumer	1,000.00 +	50.00
XEGIFT400	Business	3,000.00 +	400.00

Limits: One redemption per customer. Promo codes cannot be combined.

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 or be registered (as applicable) in the United Kingdom, France, Spain or Germany (as applicable) and be assigned to that TBU.

The Customer must use the promotional code that matches their customer type (consumer or business) and make a payment within the qualifying transaction values above to receive the corresponding Voucher. Use of the incorrect code will result in the customer not receiving the voucher.

Eligible Customer means (i) a New Customer who makes a first-time transaction through the Xe mobile app or Xe website and uses the relevant promotional code (XEGIFT20 and XEGIFT100 as applicable); or (ii) a Returning Customer who makes a further transaction through the Xe mobile app or Xe website and uses the relevant promotional code (XEGIFT50 and XEGIFT400 as applicable). Promo codes cannot be combined.

In these terms, a business means a customer that has registered for and maintains a Xe business account for the purpose of sending international payments in connection with its trade, business, profession or occupation, and excludes consumer customers.

1. UNITED KINGDOM

Promotional Offer Terms: A resident of or business registered in the United Kingdom who (a) has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service); (b) has registered with but not used the Xe Service (each a "New Customer"), or (c) who has previously used the Xe Service (a "Returning Customer") (each, an Eligible Customer, as applicable to the promotional code used) may qualify for a specific voucher from a catalogue of vouchers ("Voucher") by using Xe's Services via the Xe branded mobile app ("Xe Mobile App") or Xe website at www.xe.com ("Xe Website") between 12 October 2026 to the date upon which Xe terminates or otherwise withdraws the Offer ("Closing Date") ("Offer Period") and making an international payment in accordance with the requirements and minimum transaction values set out 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 GBP. The Offer is limited to one Voucher per Eligible Customer (no cash equivalent available). The Voucher will be sent to the email address provided to Xe by the Eligible Customer on sign-up within 14 (fourteen) days of making the qualifying payment in accordance with the Offer. The award of a Voucher 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 Europe Limited (trading as 'Xe' or 'Xe.com') ("Xe").

2. FRANCE, SPAIN AND GERMANY

Promotional Offer Terms: A resident of or business registered in France, Spain or Germany who (a) has not previously registered for or used the Xe or HiFX branded international payments service ("Xe Service"); (b) has registered with but not used the Xe Service (each a "New Customer"), or (c) who has previously used the Xe Service (a "Returning Customer") (each, an Eligible Customer, as applicable to the promotional code used) may qualify for a specific voucher from a catalogue of vouchers ("Voucher") by using Xe's Services via the Xe branded mobile app ("Xe Mobile App") or Xe website at www.xe.com ("Xe Website") between 12 October 2026 to the date upon which Xe terminates or otherwise withdraws the Offer ("Closing Date") ("Offer Period") and making an international payment in accordance with the requirements and minimum transaction values set out 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 EUR. The Offer is limited to one Voucher per Eligible Customer (no cash equivalent available). The Voucher will be sent to the email address provided to Xe by the Eligible Customer on sign-up within 14 (fourteen) days of making the qualifying payment in accordance with the Offer. The award of a Voucher 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 Europe B.V. (trading as 'Xe' or 'Xe.com') ("Xe").