

Xe Consumer Gift Card Promotion Terms and Conditions

1. This competition is promoted **HiFX Australia Pty Ltd** (trading as “**Xe**”) and is open to any Xe consumer customer in Australia who makes a trade in accordance with these terms (**Competition**). The Competition is not open to Xe’s corporate customers, employees of Xe, their families, agents or any third party directly associated with administration of the Competition.
2. The prize is a Digital Ampol Gift Card valued at \$10 AUD (**Gift Card**). The Gift Card is valid until the expiry date specified on the gift card by the supplier of the gift card. The Gift Card is not transferable and is subject to Ampol’s terms and conditions, as applicable. Xe is not responsible or liable for any loss, damage or injury suffered by any customer arising from or in connection with the Gift Card and Xe will not be responsible for any Gift Card that is lost or stolen.
3. You will automatically be entered into the Competition when you make a first-time spot trade with Xe valued over \$2,000 AUD and meet the eligibility criteria below. A ‘spot trade’ is a trade forming part of Xe’s services where the settlement date is within 2 (two) business days of Xe accepting a request by you to enter into a trade. You will not be eligible for the Gift Card if you have previously made a trade with Xe.
4. The Competition is open to the first 500 eligible customers who make a trade between 9am AEST on Tuesday 29 July 2025 and 5pm AEST on Sunday 31 August 2025 and use the promotional code ‘FUEL’ to redeem the Gift Card (**Competition Period**). All trades must be made before this date and time to be eligible for the Gift Card.
5. The Gift Card is limited to one per eligible customer (no cash equivalent available). The Gift Card will be sent to the email address provided to Xe by the eligible customer on registration within 14 (**fourteen**) days of making the qualifying payment in accordance with these terms and conditions. The award of the Gift Card is solely within Xe’s discretion.
6. In the event the Gift Card becomes unavailable for reasons beyond Xe’s control, Xe may substitute the Gift Card with a gift card of equal or greater value subject to any direction from a regulatory authority.
7. Customers are deemed to have accepted and agreed to be bound by these terms and conditions upon entry. Xe reserves the right to refuse entry or refuse to award the Gift Card to anyone in breach of these terms and conditions.
8. Xe reserves the right to withdraw or modify the Competition at any time, unless otherwise prohibited by law. Xe’s decision is final and binding and no correspondence will be entered into. Xe reserves the right to disqualify any individual who submits an entry that is not in accordance with these terms and conditions, or who is involved in any way in interfering or tampering with the conduct of this Competition, has breached any of these terms and conditions, or engaged in any unlawful or other improper misconduct calculated to jeopardise

the fair and proper conduct of the Competition. If a customer breaches these terms and conditions, the customer will forfeit the Gift Card in whole and no substitute will be offered. Failure by Xe to enforce any of its rights at any stage does not constitute a waiver of those rights.

9. All trades are subject to Xe's Australian T&Cs (available *here*).
10. The Competition will be governed by the laws of New South Wales, Australia. Entrants of the Competition submit to the non-exclusive jurisdiction of the courts of New South Wales, Australia.
11. This Competition is promoted by HiFX Australia Pty Ltd (ACN 105 106 045), Level 5, 28 Margaret Street, Sydney, NSW 2000, Australia.
12. You may contact us at *help@support.xe.com* for any queries regarding the Competition.
13. Xe collects and handles all information in accordance with its privacy notice available *here*.