Promotional Exchange Rate Offer

Effective Dates: 26 October 2026 until withdrawn (Offer Period)

Offer Overview: During the Offer Period, new customers who complete their first three (3) international money transfers will receive a preferential exchange rate (the "Promotional Rate") on those first three (3) qualifying transfers. The Promotional Rate will be displayed to an Eligible Customer at the time of transacting.

Promotional Rate Details: The Promotional Rate will be applied automatically at the time of the qualifying transaction, subject to the terms set out below. This rate may differ from the standard rate displayed to other customers and is only available for the first three (3) eligible transactions meeting all eligibility criteria set out below.

Eligibility Criteria: To qualify for the Promotional Rate, a customer must meet all the following conditions:

- Be a new customer (consumer) to Xe and complete their first transfer during the Offer Period.
- Transfer funds through either the **Xe mobile app** or **Xe website**.
- Reside in one of the following countries/areas: **United Kingdom, Europe, United States, Canada, Australia, New Zealand**
- Send currency must be one of the following currencies: **GBP, EUR, USD, CAD, AUD, NZD**
- Payout currency must be one of the following currencies: **USD, GBP, EUR, CAD, AUD, NZD, JPY, CHF, NOK, SEK, or DKK**
- Transfer must be from the local currency of the customer's resident country (e.g. USD in the United States) to one of the other listed currencies. Same currency transfers are excluded.
- Business Customers in the United States, Canada, and Australia, and New Zealand are not eligible for this offer.

Definitions

Eligible Customer: A consumer who has not previously completed a transaction with Xe and who meets all criteria outlined below and in Section 3 above.

Promotional Rate: The exchange rate offered to an Eligible Customer. The relevant rate offered by Xe is subject to Xe's sole discretion and may be amended, updated or withdrawn at any time prior to completion of an eligible transaction.

Applicable terms: UNITED KINGDOM

Promotional Offer Terms: A United Kingdom resident who has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service) or has registered with but not used the Xe Service (each an Eligible Customer) may qualify for a promotional exchange rate (Promotional Rate) on their first three (3) international money transfer by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) during the Offer Period and making a qualifying payment in accordance with the criteria set out above (Offer).

An Eligible Customer's payments with the Xe Service must be made via the Xe Mobile App or Xe Website for the purpose of this Offer. The Offer is only applicable to payments within the qualifying thresholds above and only for the first three (3) eligible transactions. The Promotional Rate is non-transferable and has no cash equivalent. The rate applied and application of the Promotional Rate 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).

Applicable terms: EUROPE

Promotional Offer Terms: A European resident who (has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service), or has registered with but not used the Xe Service (each an Eligible Customer), may qualify for a promotional exchange rate (Promotional Rate) on their first three (3) international money transfers by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) during the Offer Period and making a qualifying payment in accordance with the criteria set out above (Offer).

An Eligible Customer's payments with the Xe Service must be made via the Xe Mobile App for the purpose of this Offer. The Offer is only applicable to payments within the qualifying thresholds above and only for the first three (3) eligible transactions. The Promotional Rate is non-transferable and has no cash equivalent. The rate applied and application of the

Promotional Rate 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).

UNITED STATES

Promotional Offer Terms: A United States resident who has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service), or has registered with but not used the Xe Service (each an Eligible Customer), may qualify for a promotional exchange rate (Promotional Rate) on their first three (3) international money transfers by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) during the Offer Period and making a qualifying payment in accordance with the criteria set out above (Offer).

An Eligible Customer's payments with the Xe Service must be made via the Xe Mobile App for the purpose of this Offer. The Offer is only applicable to payments within the qualifying thresholds above and only for the first three (3) eligible transactions. The Promotional Rate is non-transferable and has no cash equivalent. The rate applied and application of the Promotional Rate 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: Dandelion Payments, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

CANADA

Promotional Offer Terms: A Canada resident who (a) resides in Canada, and (b) either has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service), or has registered with but not used the Xe Service (each an Eligible Customer), may qualify for a promotional exchange rate (Promotional Rate) on their first three (3) international money transfers by using Xe's Services via the Xe branded mobile app (Xe

Mobile App) or Xe website at www.xe.com (Xe Website) during the Offer Period and making a qualifying payment in accordance with the criteria set out above (Offer).

An Eligible Customer's payments with the Xe Service must be made via the Xe Mobile App for the purpose of this Offer. The Offer is only applicable to payments within the qualifying thresholds above and only for the first three (3) eligible transactions. The Promotional Rate is non-transferable and has no cash equivalent. The rate applied and application of the Promotional Rate 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 Corporation (trading as 'Xe' or 'Xe.com') (Xe).

AUSTRALIA

Promotional Offer Terms: An Australian resident who has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service), or has registered with but not used the Xe Service (each an Eligible Customer), may qualify for a promotional exchange rate (Promotional Rate) on their first three (3) international money transfers by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) during the Offer Period and making a qualifying payment in accordance with the criteria set out above (Offer).

An Eligible Customer's payments with the Xe Service must be made via the Xe Mobile App for the purpose of this Offer. The Offer is only applicable to payments within the qualifying thresholds above and only for the first three (3) eligible transactions. The Promotional Rate is non-transferable and has no cash equivalent. The rate applied and application of the Promotional Rate 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 Australia Pty Ltd (trading as 'Xe' or 'Xe.com) (Xe).

NEW ZEALAND

Promotional Offer Terms: A New Zealand resident who has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service), or has registered with but not used the Xe Service (each an Eligible Customer), may qualify for a promotional exchange rate (Promotional Rate) on their first three (3) international money transfers by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) during the Offer Period and making a qualifying payment in accordance with the criteria 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 for the purpose of this Offer. The Offer is only applicable to a payment within the qualifying thresholds above and only for the first three (3) eligible transactions. The Promotional Rate is non-transferable and has no cash equivalent. The application of the Promotional Rate 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 Limited (trading as 'Xe' or 'Xe.com) (Xe).