

Promotional Visa / Mastercard Voucher

T's & C's (All Regions)

Dates: 21 August 2023 to 31 August 2023

Offer: A MasterCard/visa voucher (as applicable) for any new customer who spends the applicable amount in the relevant currency (as applicable dependent on the customer's residence) on their first transaction with Xe during the promotional period on an international payment as set out in the table below:

TRANSACTION VALUE (USD, GBP, CAD, EUR, AUD as applicable)	MASTERCARD/VISA VOUCHER VALUE (USD, GBP, CAD, EUR, AUD as applicable)
0.00 – 250.00	N/A
250.00 – 499.99	5.00
500.00 – 999.99	10.00
1,000.00 <	20.00

Terms: The Customer must be an Eligible Customer as per the definition contained in the below Ts & Cs.
The Customer must transfer through the Xe app NOT the Xe website.
The Customer must reside in the United Kingdom, Canada, the United States of America, Europe (excluding Cyprus, Slovenia), or Australia (as applicable) and be assigned to that TBU.
The Customer must make a payment within the qualifying transaction values above to receive the corresponding Mastercard/Visa voucher.

1. UNITED KINGDOM

Promotional Offer Terms: A United Kingdom resident who (a) has not previously registered for or used the Xe or HiFX branded international payments service (**Xe Service**) or (b) has registered with but not used the Xe Service (each an **Eligible Customer**) may qualify for one MasterCard voucher (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) between 21 August 2023 to 31 August 2023 (**Offer Period**) and making an international payment in accordance with the minimum transaction values set out in the table 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. 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 either a Mastercard or Visa 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:** referafriend@xe.com. **Provider:** HiFX Europe Limited (trading as 'Xe' or 'Xe.com') (**Xe**).

2. UNITED STATES

Promotional Offer Terms: A United States resident who (a) has not previously registered for or used the Xe or HiFX branded international payments service (**Xe Service**) or (b) has registered with but not used the Xe Service (each an **Eligible Customer**) may qualify for

one Visa voucher (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) between 21 August 2023 to 31 August 2023 (**Offer Period**) and making an international payment in accordance with the minimum transaction values set out in the table 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. 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 either a Mastercard or Visa 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:** referafriend@xe.com. **Provider:** Continental Exchange Solutions, Inc. (trading as 'Xe' or 'Xe.com') (**Xe**).

3. AUSTRALIA

Promotional Offer Terms: An Australia resident who (a) has not previously registered for or used the Xe or HiFX branded international payments service (**Xe Service**) or (b) has registered with but not used the Xe Service (each an **Eligible Customer**) may qualify for one MasterCard voucher (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) between 21 August 2023 to 31 August 2023 (**Offer Period**) and making an international payment in accordance with the minimum transaction values set out in the table 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. 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 either a Mastercard or Visa 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:** referafriend@xe.com. **Provider:** HiFX Australia Pty Ltd (trading as 'Xe' or 'Xe.com') (**Xe**).

4. CANADA

Promotional Offer Terms: A Canada resident who (a) has not previously registered for or used the Xe or HiFX branded international payments service (**Xe Service**) or (b) has registered with but not used the Xe Service (each an **Eligible Customer**) may qualify for one Visa voucher (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) between 21 August 2023 to 31 August 2023 (**Offer Period**) and making an international payment in accordance with the minimum transaction values set out in the table 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. 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 either a Mastercard or Visa 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:** referafriend@xe.com. **Provider:** HiFX Canada, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

5. EUROPE

Promotional Offer Terms: A European resident who (a) has not previously registered for or used the Xe or HiFX branded international payments service (**Xe Service**) or (b) has registered with but not used the Xe Service (each an **Eligible Customer**) may qualify for one Mastercard voucher (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) between 21 August 2023 to 31 August 2023 (Offer Period) and making an international payment in accordance with the minimum transaction values set out in the table 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. 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 either a Mastercard or Visa 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:** referafriend@xe.com. **Provider:** Xe Europe B.V (trading as 'Xe' or 'Xe.com') (Xe).