

Promotional Exchange Rate Offer

Terms and Conditions

Promotional Period: August 19, 2025, 12:00 PM ET to September 30, 2025, 11:59 PM ET

1. Offer Overview

During the Promotional Period, new customers who register for an Xe account and complete their first three international money transfers will receive a preferential exchange rate (the “Promotional Rate”) on each of their first three qualifying transfers. The Promotional Rate will be displayed to an Eligible Customer at the time of transacting.

2. Promotional Rate Details

The Promotional Rate will be applied automatically at the time of each 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 eligible transactions meeting all criteria below (“**Eligibility Criteria**”). Any unused promotional transfers will expire on **December 1, 2025**.

3. Eligibility Criteria

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

- Register as a new customer with Xe during the Promotional Period.
- Reside in the United States or Canada and be registered to the corresponding regional business unit.
- Complete their first three transfers through either the Xe mobile app or Xe website.
- To qualify, transfers must originate from either Canada or the United States and must be sent through one of the following approved currency corridors:
 - **From Canada (CA):**
 - CAD to AUD
 - AUD to CAD
 - CAD to EUR
 - EUR to CAD
 - CAD to GBP
 - GBP to CAD

- CAD to NZD
- NZD to CAD
- CAD to USD
- USD to CAD
- **From United States (US):**
 - USD to AUD
 - AUD to USD
 - USD to EUR
 - EUR to USD
 - USD to GBP
 - GBP to USD
 - USD to NZD
 - NZD to USD
 - USD to CAD
 - CAD to USD
- Be an individual consumer customer; this offer is not available to corporate or business account holders.
- Complete all three qualifying transfers by **December 1, 2025**.

This offer is not valid for existing Xe users.

4. Definitions

Eligible Customer: A customer who has not previously completed a transaction with Xe and who meets all criteria outlined 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 The relevant rate offered by Xe is subject to Xe's sole discretion and may be amended, updated, or withdrawn at any time prior to completion of an eligible transaction.

5. UNITED STATES

Promotional Offer Terms: A United States resident who has not previously registered for the Xe branded international payments service (Xe Service) may qualify for the Promotional Rate by using Xe's Services via Xe Mobile App or Xe website at www.xe.com during the Offer Period and making international payments in accordance with the Eligibility 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 a payment within the qualifying thresholds set out above. The Offer is limited to three transactions per Eligible Customer (no cash equivalent available). 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: referafriend@xe.com.
Provider: Dandelion Payments, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

6. CANADA

Promotional Offer Terms: A Canada resident who has not previously registered for the Xe branded international payments service (Xe Service) may qualify for the Promotional Rate by using Xe's Services via the Xe Mobile App or Xe website at www.xe.com during the Offer Period and making a international payments in accordance with the Eligibility 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 a payment within the qualifying thresholds set out above. The Offer is limited to three transactions per Eligible Customer (no cash equivalent available). 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: referafriend@xe.com.
Provider: Xe Corporation. (trading as 'Xe' or 'Xe.com') (Xe).