

## Promotional Voucher

### T's & C's

**Dates:** 19 January 2026 to Closing Date

**Offer:** A voucher (as applicable) for any new customer who sends a minimum of 100 (in GBP as applicable) the applicable amount in the relevant currency (as applicable dependent on the customer's residence) on at least one transaction during the promotional period on an international payment as set out in the table below:

| TRANSACTION VALUE<br>(GBP as applicable) | VOUCHER VALUE<br>(GBP as applicable) |
|--|--------------------------------------|
| 0.00 – 99.99                             | N/A                                  |
| 100.00 < 999.99                          | 10.00                                |
| 1000.00 < 2999.99                        | 20.00                                |
| 3000.00+                                 | 30.00                                |

**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 in United Kingdom (as applicable) and be assigned to that TBU. The Customer must make a payment within the qualifying transaction values above to receive the corresponding voucher. Eligible Customer means a customer who makes a first-time transaction through the Xe mobile app or Xe website and uses the promotional code KEYWORKER. Promo codes can not be combined.

#### 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 a specific voucher from a catalogue of vouchers (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or Xe website at [www.xe.com](http://www.xe.com) (**Xe Website**) between 19 January 2026 to Closing Date (**Offer Period**) and making an international payment between 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 or Xe Website 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 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](mailto:referafriend@xe.com). **Provider:** HiFX Europe Limited (trading as 'Xe' or 'Xe.com') (**Xe**).