

Diwali Promotional Offer — Terms & Conditions

Effective Dates:

18 October 2025, 8:00 AM Local Time – 24 October 2025, 23:59 PST

1. Offer Overview

During the promotional period, new customers who complete their first international money transfer will receive a preferential exchange rate (the “Promotional Rate”) on that first qualifying transfer. The Promotional Rate will be applied to the transaction once the user enters the promo code DIWALI2025. The Promotional Rate will only apply to one transfer meeting the Eligibility Criteria below.

2. 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 eligible transaction meeting all criteria. The Promotional Rate offered to Eligible Customers will be determined by Xe in its sole discretion.

3. Eligibility Criteria

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

- a) Complete their first transfer during the promotional period.
- b) Transfer funds through either the Xe mobile app or Xe website.
- c) Reside in any country or territory where Xe’s consumer money transfer services are available.
- d) The payout currency must be one of the following: **INR (Indian Rupee), LKR (Sri Lankan Rupee), or NPR (Nepalese Rupee).**
- e) The **payout method must be a bank transfer.**
- f) Be an individual consumer customer; this offer is not available to corporate or business account holders.

4. Definitions

- **Eligible Customer:** A customer who has not previously completed a transaction with Xe and who meets all criteria outlined above and in Section 3.
- **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 The relevant rate offered by Xe is subject to Xe’s sole discretion and may be amended, updated, or withdrawn at any time prior to completion of an eligible transaction.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:

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 promotional exchange rate (Promotional Rate) on their first 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**) between 18 October 2025 to 24 October 2025 (Offer Period) and making a qualifying 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 or Xe Website for the purpose of this Offer. The Offer is only applicable to one payment within the qualifying thresholds above and only for the first eligible transaction. 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: referafriend@xe.com. **Provider:** HiFX Europe Limited (trading as 'Xe' or 'Xe.com') (**Xe**).

2. EUROPE

Promotional Offer Terms: A European resident who (a) resides in Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, or Sweden, 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 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**) between 18 October 2025 to 24 October 2025 (Offer Period) and making a qualifying payment in accordance with the minimum transaction values set out in the table above (**Offer**).

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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).

3. 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 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 (Xe Website) between 18 October 2025 to 24 October 2025 (Offer Period) and making an international payment between in accordance with the minimum transaction values set out in the table above (Offer).

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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 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 (Xe Website) between 18 October 2025 to 24 October 2025 (Offer Period) and making an international payment between in accordance with the minimum transaction values set out in the table above (Offer).

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liability in respect of the Offer. Contact: referafriend@xe.com. Provider: HiFX Canada, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

5. 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 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 (Xe Website) between 18 October 2025 to 24 October 2025 (Offer Period) and making an international payment between in accordance with the minimum transaction values set out in the table above (Offer).

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6. NEW ZEALAND

Promotional Offer Terms: A New Zealand 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 (Xe Website) between 18 October 2025 to 24 October 2025 (Offer Period) and making an international payment between in accordance with the minimum transaction values set out in the table above (Offer).

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