

Xe Money Transfer Refer a Friend Program

Terms and Conditions

The “Xe Money Transfer” service (“**XEMT**”) is provided by Continental Exchange Solutions, Inc. dba Xe USA (“**we**”, “**our**”, “**us**”).

We may, from time to time, offer users of XEMT the opportunity to refer friends, family or colleagues (each a “**Referred Person**”) to XEMT (the “**Referral Program**”). These terms and conditions (“**Terms**”) apply to the Referral Program.

The online platform that operates and facilitates the Referral Program is administered on our behalf by Zferral, Inc. dba Ambassador Software, located at 301 W. 4th St. Suite 301, Royal Oak, MI 48067, United States of America (“**Service Provider**”).

Please read these Terms carefully. Your attention is drawn to clause 1, relating to privacy matters. By participating in the Referral Program, you agree to these Terms and to use the Referral Program in the manner specified in these Terms. If you do not agree to these Terms in their entirety you are not authorized to register as a Referrer (as defined in section 3 below) or participate in the Referral Program.

If you have any questions related to the Referral Program please email us at referafriend@xe.com.

1. Privacy

- 1.1. Subject always to your compliance with these Terms, you may participate in the Referral Program to recommend XEMT to your Referred Person(s) with a view to you and your Referred Persons qualifying for Rewards (as defined in section 3 below) from us. In order to participate in the Referral Program, you must necessarily submit personal information about yourself such as name and e-mail address, so that we and/or the Service Provider can communicate with you regarding XEMT and Rewards.
- 1.2. Any personal information you provide to us will be used in accordance with our privacy notice: <https://www.xe.com/privacy.php> and the Service Provider’s terms and privacy policy are available at: <https://www.getambassador.com>.

2. Eligibility

- 2.1. To be “eligible” for the Referral Program you and each of your Referred Persons must be:
(i) resident of the United States; and (ii) at least 18 years old.
- 2.2. Our employees and employees of our affiliates, employees of the Service Provider or of any of their subsidiaries, affiliates or promotional agencies, including immediate family and household members of the same, are not eligible to participate in the Referral Program.

3. How the Referral Program works

Participation

- 3.1. To participate, visit [/https://www.xe.com/xemoneytransfer/us/](https://www.xe.com/xemoneytransfer/us/) and navigate to the “refer a friend” promotion tab. Upon clicking this, you can follow the on-screen instructions to



register for the Referral Program. No purchase is required to register for the Referral Program.

Once you have entered and confirmed your email address, you will have registered for the Referral Program and will be a "**Referrer**". Referrers will be provided with a unique referral link ("**Personal Referral Link**").

Qualified Referral

3.2. A "**Qualified Referral**" means a referral that meets all the following conditions:

- i. the Referred Person was not previously registered with XEMT, under their own name or any other name or email address or alias;
- ii. the Referred Person registers with XEMT via the Personal Referral Link sent by you as a Referrer (and their registration is accepted by us);
- iii. the Referred Person completes a paid money transfer(s) using XEMT of \$2,000 (or currency equivalent, as determined by us) or more (the "**Relevant Amount**"), where "paid" means the money transfer has been accepted by us and paid to the designated recipient(s). The Relevant Amount can be satisfied through one or more transactions with XEMT (each a "**Credit**"); and
- iv. you are otherwise in compliance with these Terms.

3.3. Notwithstanding 3.2.iii above, for the period of 3 March 2023 to 31 March 2023 (unless otherwise extended by us by providing notice thereof on our website), the minimum money transfer(s) required to be paid by a Referred Person in order for a Referrer to earn a Reward for a Qualified Referral shall be reduced to an amount of \$1,000. For the avoidance of doubt, where a Referred Person does not pay the minimum amount of \$1,000.00 in the month of March 2023, the Referrer shall not earn a Reward until the \$2,000.00 threshold is met following the end of March 2023.

Rewards

3.4. The Referrer and Referred Person shall each be entitled to receive one (1) gift card up to the value of twenty-five dollars (\$25) for each Qualified Referral (the "**Reward**"). We may change the value of Rewards and we will notify you of such changes by updating the Referral Program webpages.

3.5. The Reward will be subject to the terms and conditions of the gift card issuer.

3.6. Any Rewards are provided "as is" and no substitutions are permitted and no cash alternative is available. Rewards are not transferable. In the event the Reward cannot be used (including if the gift card issuer does not accept the gift card), no cash alternative or alternative Reward will be provided.

3.7. Upon termination of the Referral Program or any portion thereof for any reason, or upon cancellation of a Referrer's account for any reason, any unredeemed Credit and accumulated Rewards shall be forfeited.

Verification

3.8. Qualified Referrals and Rewards are subject to verification by us. We may delay providing a Reward for the purposes of investigation or for any other reason we deem appropriate acting reasonably. For the avoidance of doubt, any and all transactions with XEMT are subject to the separate applicable terms and conditions for the XEMT service, including the right to refuse to proceed with a transaction.

3.9. All of our decisions are final and binding, including decisions as to whether a Qualified



Referral has been made or whether a Reward has been verified.

- 3.10. Subject to our verification processes, we will endeavour to issue Rewards by email within ten (10) working days of the date on which the Referred Person's Credit(s) meet or exceed the Relevant Amount.

4. Your use of the Referral Program

- 4.1. You agree to use the Referral Program in accordance with these Terms and in good faith. You cannot refer yourself and you must respect the spirit of the Referral Program by only referring real individuals who meet the requirements of these Terms. For example, you are prohibited from creating multiple or fake accounts with us or participating in the Referral Program using multiple or fake email addresses or identities, and any attempt to do so will result in your removal from the Referral Program without notice and your forfeiture of any accrued Rewards or Credits.
- 4.2. If you provide a Personal Referral Link to a Referred Person by email, the email must be created and distributed in a personal manner that is appropriate and customary for a direct communication between you and the relevant person.
- 4.3. The Referral Program is provided for your domestic and private use only and you agree not to use the Referral Program for any commercial or business purposes. Bulk email distribution, distribution to strangers, or any other promotion of a Personal Referral Link in a manner that would constitute or appear to constitute unsolicited commercial email is expressly prohibited and shall be grounds for immediate removal from the Referral Program without notice, deactivation of your Personal Referral Link and forfeiture of any unredeemed Credit and accumulated Rewards.
- 4.4. You agree not to use the Referral Program to: (i) violate applicable law; (ii) infringe our intellectual property rights or those of the Service Provider or any third parties; (iii) collect or store personal data of or about other users; (iv) impersonate any person or otherwise misrepresent another user's identity; (v) attempt to gain unauthorized access to the Referral Program, other accounts, computer systems or networks connected to the Referral Program or otherwise interfere with the same; (vi) transmit viruses, worms, Trojan horses, or any other contaminating or destructive features; or (vii) resell, trade, auction or otherwise generate income by providing access to the Referral Program to others.

5. Changes to the Referral Program and/or these Terms

- 5.1. We may modify or amend these Terms at any time by updating the Referral Program webpages.
- 5.2. We reserve the right to: (i) terminate the Referral Program at any time, without notice; (ii) modify, limit or restrict participation in the Referral Program to any person at any time without notice if we deem it necessary to do so for our legitimate business interests; (iii) change the methods through which Rewards are earned and the value or nature of a Reward and to do so without notice; and / or (iv) disqualify and terminate the involvement of any Referrer and/or Referred Persons if we reasonably suspect breach of these Terms. If we exercise our rights in this clause 5.2, no substitute reward or cash alternative shall be available for any unredeemed Credit or accumulated Rewards.

6. The Referral Program online platform

- 6.1. To view the Referral Program webpages and to use the Referral Program, you will need to use sign-in credentials. You are responsible for maintaining the confidentiality of your



sign-in credentials and are fully responsible for all activities that occur through the use of them. You agree to notify us immediately if you believe the confidentiality of your sign-in credentials has been compromised or if you suspect unauthorized use of your account.

- 6.2. You understand and agree that the Referral Program is provided on an “as is” and “as available” basis. We make no warranty that: (i) the Referral Program will meet your requirements; (ii) the Referral Program will be uninterrupted, timely, secure, or error-free; (iii) the results obtained from the use of the Referral Program will be accurate or reliable; or (v) any errors in the Referral Program will be corrected. Any material downloaded or otherwise obtained through the use of the Referral Program is accessed at your own discretion and risk, and you will be solely responsible for any damage to your computer system or mobile device or loss of data that results from the download or use of any such material.
- 6.3. The Referral Program contains content that includes: designs, text, graphics, images, video, information, logos, button icons, software, audio files, computer code, and other content (collectively, "**Content**"). As between you and us, all Content is our property or our licensors and is protected under copyright, trademark and/or other intellectual property laws.
- 6.4. We authorize you, subject to these Terms, to access and use the online platform, Referral Program, and the Content solely for your personal, non-commercial use. This licence is revocable at any time without notice and with or without cause. Unauthorized use of the Content may violate copyright, trademark, and applicable communications regulations and statutes and is strictly prohibited.

7. Liability

- 7.1. By participating in the Referral Program you agree to these Terms. Insofar as is permitted by applicable law, we shall not be liable for:
 - (a) any loss of profit, loss of business, business interruption or loss of business opportunity arising from or in connection with participation in the Referral Program;
 - (b) computer hardware, software or other technical or computer malfunctions, lost connections, disconnections, delays or transmission errors, data corruption, theft, destruction, unauthorized access to or alteration of entry or other materials;
 - (c) any injuries, losses or damages of any kind resulting from participation in the Referral Program or acceptance, possession or use of a Reward;
 - (d) claims, demands, damages or any other disputes as between you and Referred Persons;
 - (e) a failure to supply any Reward for reasons that are outside of our reasonable control; or
 - (f) any type of loss or damage which under English law is considered to be “indirect loss” or “consequential loss”.
- 7.2. Insofar as permitted by applicable law, our total liability arising out of or in connection with the Referral Program will not exceed the amount of the Rewards paid to you under it.
- 7.3. Your statutory rights are not affected by this paragraph 7.

8. General

- 8.1. The Contract (Rights of Third Parties) Act 1999 shall not apply to these Terms. This means that only you and we have any rights or obligations under these Terms and no one other than you or us can enforce or take any action under these Terms.



8.2. If any court of competent jurisdiction finds that any part of these Terms is invalid, unlawful or unenforceable for any reason those parts (to the extent possible) shall be deleted from these Terms and the remaining parts (to the extent possible) shall remain in force and continue to be binding on you and us.

8.3. No failure to enforce or delay in enforcing any right or remedy available to you or us under these Terms (including as provided for in these Terms or otherwise available under English law) will mean that you or we cannot exercise any such right or remedy at a later date.

8.4. The applicable terms and conditions for the XEMT service shall take precedence over these Terms in the event of conflict.

9. Governing Law and Jurisdiction

Any and all disputes, claims and causes of action arising out of or related to the Program or any prize awarded shall be governed by and construed in accordance the laws of the State of California, U.S.A. without regard to conflicts of law provisions. Participants in the Program consent to the submission of any such disputes to the State or Federal Courts located in the County of Orange, State of California, U.S.A. Users also acknowledge and understand that, with respect to any dispute with the Released Parties arising out of or relating to Users' use of the Service or this Agreement:

- USERS ARE GIVING YOUR RIGHT TO HAVE A TRIAL BY JURY; and
- USERS ARE GIVING UP THEIR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT INVOLVING ANY SUCH DISPUTE.

10. Contact us

For general enquires about the Referral Program, please email us at referafriend@xe.com.

Xe Money Transfer is a service provided by Continental Exchange Solutions, Inc., dba Xe USA, licensed as a Money Transmitter by the New York State Department of Financial Services; licensed by the Georgia Department of Banking and Finance, NMLS ID 920968; licensed as a Foreign Transmittal Agency by the Massachusetts Division of Banks, NMLS ID FT920968; and authorized to operate as a money transmitter in all United States' jurisdictions where it conducts business.

