

Promotional Gift Card – Partner Site

T's & C's

Dates: 15th August 2023 – 15th August 2024

Offer: A Voucher 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 Offer Period on an international payment as set out in the table below:

Transaction Value (EUR, GBP, CAD, USD, AUD as applicable)	Voucher (EUR, GBP, CAD, USD, AUD as applicable)
0-249.99	N/A
250-499.99	5.00
500-999.99	10.00
1000+	20.00

Terms: The Customer must be an Eligible Customer as per the definition contained in the below Ts & Cs.

The Customer must register through the Xe website using the partner link.

The Customer must transfer through either the Xe app or the Xe website.

The Customer must reside in the United Kingdom, Canada, the United States of America, Europe (Including Austria, Belgium, Bulgaria, Croatia, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden) 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 Voucher.

1. UNITED KINGDOM

Promotional Offer Terms: A United Kingdom resident who has registered via the link from the Snoop Money Management (**Partner**) App to the Xe Website (**Eligible Customer**) to use the Xe or HiFX branded international payments service (**Xe Service**) may qualify for one gift card (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or xe.com website (**Xe Website**) between 15th August 2023 and 15th August 2024 (**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 or Xe Website following registration via the Partner link 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 Customer shall be entitled to select a Voucher up to the specified value from the catalogue of gift cards available from Xe's supplier (The Runa Network Ltd t/a Runa). 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. 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 has registered via the link from the Snoop Money Management (**Partner**) App to the Xe Website (**Eligible Customer**) to use the Xe or HiFX branded international payments service (**Xe Service**) may qualify for one gift card (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or xe.com website (**Xe Website**) between 15th August 2023 and 15th August 2024 (**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 or Xe Website following registration via the Partner link 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 Customer shall be entitled to select a Voucher up to the specified value from the catalogue of gift cards available from Xe's supplier (The Runa Network Ltd t/a Runa). 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. 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**).

3. UNITED STATES

Promotional Offer Terms: A United States resident who has registered via the link from the Snoop Money Management (**Partner**) App to the Xe Website (**Eligible Customer**) to use the Xe or HiFX branded international payments service (**Xe Service**) may qualify for one gift card (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or xe.com website (**Xe Website**) between 15th August 2023 and 15th August 2024 (**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 or Xe Website following registration via the Partner link 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 Customer shall be entitled to select a Voucher up to the specified value from the catalogue of gift cards available from Xe's supplier (The Runa Network Ltd t/a Runa). 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. 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**).

4. CANADA

Promotional Offer Terms: A Canada resident who has registered via the link from the Snoop Money Management (**Partner**) App to the Xe Website (**Eligible Customer**) to use the Xe or HiFX branded international payments service (**Xe Service**) may qualify for one gift card (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or xe.com website (**Xe Website**) between 15th August 2023 and 15th August 2024 (**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 or Xe Website following registration via the Partner link 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 Customer shall be entitled to select a Voucher up to the specified value from the catalogue of gift cards available from Xe's supplier (The Runa Network Ltd t/a Runa). 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. 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. AUSTRALIA

Promotional Offer Terms: An Australia resident who has registered via the link from the Snoop Money Management (**Partner**) App to the Xe Website (**Eligible Customer**) to use the Xe or HiFX branded international payments service (**Xe Service**) may qualify for one gift card (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or xe.com website (**Xe Website**) between 15th August 2023 and 15th August 2024 (**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 or Xe Website following registration via the Partner link 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 Customer shall be entitled to select a Voucher up to the specified value from the catalogue of gift cards available from Xe's supplier (The Runa Network Ltd t/a Runa). 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. 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).