

Mother's Day Promotional Send Fee Offer

Terms and Conditions

Effective Dates: 6 May 2026 09:15 PDT to 12 May 2026 09:00 PDT

1. Offer Overview

During the promotional period, eligible customers in the United States and Canada (each an "Eligible Customer") who initiate a qualifying international money transfer and enter the promotional code "MOM2026" when creating that transfer will receive a waiver of the standard send fee on that single qualifying transfer (the "Promotional Send Fee Waiver"). The Promotional Send Fee Waiver will be applied to an Eligible Customer's transaction at the time of transacting, provided all eligibility requirements are met. The offer is open to both new and existing customers.

2. Offer Details

The Promotional Send Fee Waiver will be applied only when the promotional code "MOM2026" is correctly entered at the time the qualifying transaction is created, subject to the terms set out below. Foreign exchange rates and payment method fees (including but not limited to debit card and credit card processing fees) continue to apply to qualifying transactions and are not waived under this offer. The waiver applies only to the standard send fee charged by Xe.

3. Eligibility Criteria

To qualify for the Promotional Send Fee Waiver, a customer must meet all of the following conditions:

a) Promo code requirement:

Enter the promotional code "MOM2026" when creating the qualifying international money transfer. Failure to enter the promotional code at the time of transaction creation will result in the Promotional Send Fee Waiver not being applied. Codes cannot be applied retroactively to transactions already created or completed.

b) Transaction value:

The qualifying transaction must have a send amount of less than US\$1,000 (for U.S. customers) or CA\$1,000 (for Canada customers). Transactions of US\$1,000 / CA\$1,000 or greater are not eligible.

c) One transaction per customer:

The offer is applicable to only one qualifying transaction per Eligible Customer during the promotional period. An Eligible Customer's transactions will not be aggregated for the purpose of this offer. Splitting a single intended transfer into multiple smaller transactions to attempt to qualify more than once is not permitted; only the first qualifying transaction with the promotional code applied will receive the Promotional Send Fee Waiver.

d) Channel:

The qualifying transaction must be initiated through the Xe branded mobile app (the "Xe Mobile App") or the Xe website at www.xe.com (the "Xe Website").

e) Residency and region:

The customer must reside in one of the following countries and be registered to the corresponding regional Xe business unit: United States or Canada.

f) Corridor requirement:

The qualifying transaction must be a transfer to Mexico (receiving currency MXN) originating from the customer's region of residence. The originating (send) currency must match the customer's region of residence as follows: United States customers must send USD; Canada customers must send CAD. Approved corridors for this offer are: USD → MXN and CAD → MXN only. Transactions involving any other currency pair are not eligible.

Non-qualifying example: A U.S. resident sending USD → EUR is not eligible because the receiving currency is not MXN. A Canada resident sending USD → MXN is not eligible because the originating currency does not match the customer's region of residence.

4. Definitions

Eligible Customer:

A customer (whether new or existing) who enters the promotional code "MOM2026" when creating a qualifying transaction during the promotional period and who meets all criteria set out in Section 3 above.

Promotional Send Fee Waiver:

The waiver of Xe's standard send fee that would otherwise apply to a qualifying transaction when the promotional code "MOM2026" is correctly applied. Foreign exchange rates and payment method fees are not waived. The application of the Promotional Send Fee Waiver is subject to Xe's sole discretion, and Xe may amend, update, or withdraw the offer at any time prior to completion of an eligible transaction.

Applicable Terms by Region

1. United States

Promotional Offer Terms: A United States resident who is registered with the Xe or HiFX branded international payments service (the "Xe Service"), whether or not they have previously used the Xe Service (each an "Eligible Customer"), may qualify for a waiver of Xe's standard send fee (the "Promotional Send Fee Waiver") on a single qualifying international money transfer to Mexico (USD → MXN) by using Xe's Services via the Xe branded mobile app (the "Xe Mobile App") or the Xe website at www.xe.com (the "Xe Website") between 6 May 2026 09:15 PDT and 12 May 2026 09:00 PDT (the "Offer Period") and making a qualifying payment of less than US\$1,000, in accordance with the eligibility criteria set out above (the "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 qualifying payment per Eligible Customer during the Offer Period. The Promotional Send Fee Waiver is non-transferable and has no cash equivalent. The application of the Promotional Send Fee Waiver 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. Foreign exchange rates and payment method fees apply and are not waived. Contact: referafriend@xe.com. Provider: Dandelion Payments, Inc. (trading as "Xe" or "Xe.com") ("Xe").

2. Canada

Promotional Offer Terms: A Canada resident who is registered with the Xe or HiFX branded international payments service (the "Xe Service"), whether or not they have previously used the Xe Service (each an "Eligible Customer"), may qualify for a waiver of Xe's standard send fee (the "Promotional Send Fee Waiver") on a single qualifying international money transfer to Mexico (CAD → MXN) by using Xe's Services via the Xe branded mobile app (the "Xe Mobile App") or the Xe website at www.xe.com (the "Xe Website") between 6 May 2026 09:15 PDT and 12 May 2026 09:00 PDT (the "Offer Period") and making a qualifying payment of less than CA\$1,000, in accordance with the eligibility criteria set out above (the "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 qualifying payment per Eligible Customer during the Offer Period. The Promotional Send Fee Waiver is non-transferable and has no cash equivalent. The application of the Promotional Send Fee Waiver 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. Foreign exchange rates and payment method fees apply and are not waived. Contact: referafriend@xe.com. Provider: HiFX Canada, Inc. (trading as "Xe" or "Xe.com") ("Xe").