



Promotional Account Credit

Terms & Conditions — United States

Dates: 17 July 2026 to 14 August 2026

Offer: An account credit for any new customer who sends a minimum of 1000 USD on at least one transaction during the promotional period on an international payment as set out in the table below:

TRANSACTION VALUE (USD)	ACCOUNT CREDIT VALUE (USD)
0.00 – 999.99	N/A
1000.00 +	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 the United States of America and be assigned to that TBU.
- The Customer must make a payment within the qualifying transaction values above to receive the corresponding account credit.
- The qualifying transaction must have a payout currency of EUR, GBP or CAD.
- Eligible Customer means a customer who makes a first-time transaction.
- To activate the offer, the Eligible Customer must use the following promotion code when transacting: Promo code: CREDIT. Promo codes cannot be combined.

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 an account credit (Account Credit) by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) between 17 July 2026 and 14 August 2026 (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 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 Account Credit per Eligible Customer. The Account Credit will be credited to the Eligible Customer's Xe USD account balance within 14 (fourteen) days of making the qualifying payment in accordance with the Offer. The award of the Account Credit 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: Dandelion Payments, Inc. (trading as 'Xe' or 'Xe.com') (Xe).