XENEW100 Balance Top-up Offer – Promotional Terms

Effective Dates: 26 October 2026 until withdrawn (Offer Period)

Offer Overview: An account credit for any Eligible Business (as defined below) that sends a minimum of 3,000 (in the applicable send currency) on one qualifying international payment during the promotional period, where the payment is made between two different currencies. The account credit value is 100.00 (in the currency of the Eligible Business's applicable Xe multi-currency account balance).

Terms

- The Customer must be an Eligible Business as set out below.
- The Offer is available to Xe Business account holders only.
- The Offer is available on a first transaction only.
- The Eligible Business must transfer through the Xe app or the Xe website.
- The Eligible Business must be registered in the United States of America, Canada, Australia, or New Zealand and be assigned to that TBU.
- The Eligible Business must make a single payment of 3,000.00 or more (in the applicable send currency) to receive the account credit.
- The qualifying transaction may be made in any currency pair. Same-currency transactions (e.g., USD to USD, AUD to AUD) do not qualify.
- Eligible Business means a business customer that has registered with Xe but has not made a single trade since registering.
- To activate the offer, the Eligible Business must use the following promotion code when transacting:
    - **XENEW100**

Regional Promotional Offer Terms

UNITED STATES Promotional Offer Terms: A business registered in the United States that holds an Xe Business account and has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made any trades since registering (an Eligible Business) 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via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) from 26 October 2026 until withdrawn (Offer Period), entering the promotion code XENEW100, and making a single international payment of 3,000.00 or more (in the applicable send

currency) between two different currencies (Offer). Same-currency transactions do not qualify. An Eligible Business'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 limited to one Account Credit per Eligible Business. The Account Credit of 100.00 will be credited to the Eligible Business's Xe USD multi-currency 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: help@xe.com. Provider: Dandelion Payments, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

CANADA Promotional Offer Terms: A business registered in Canada that holds an Xe Business account and has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made any trades since registering (an Eligible Business) 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) from 26 October 2026 until withdrawn (Offer Period), entering the promotion code XENEW100, and making a single international payment of 3,000.00 or more (in the applicable send currency) between two different currencies (Offer). Same-currency transactions do not qualify. An Eligible Business'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 limited to one Account Credit per Eligible Business. The Account Credit of 100.00 will be credited to the Eligible Business's Xe CAD multi-currency 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: help@xe.com. Provider: Xe Corporation (trading as 'Xe' or 'Xe.com' or 'Xe CA') (Xe).

AUSTRALIA Promotional Offer Terms: A business registered in Australia that holds an Xe Business account and has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made any trades since registering (an Eligible Business) 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) from 26 October 2026 until withdrawn (Offer Period), entering the promotion code XENEW100, and making a single international payment of 3,000.00 or more (in the applicable send currency) between two different currencies (Offer). Same-currency transactions do not qualify. An Eligible Business'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 limited to one Account Credit per Eligible Business. The Account Credit of 100.00 will be credited to the

Eligible Business's Xe AUD multi-currency 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: help@xe.com. Provider: HiFX Australia Pty Ltd (trading as 'Xe' or 'Xe.com') (Xe).

NEW ZEALAND Promotional Offer Terms: A business registered in New Zealand that holds an Xe Business account and has registered with the Xe or HiFX branded international payments service (Xe Service) but has not made any trades since registering (an Eligible Business) 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) from 26 October 2026 until withdrawn (Offer Period), entering the promotion code XENEW100, and making a single international payment of 3,000.00 or more (in the applicable send currency) between two different currencies (Offer). Same-currency transactions do not qualify. An Eligible Business'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 limited to one Account Credit per Eligible Business. The Account Credit of 100.00 will be credited to the Eligible Business's Xe NZD multi-currency 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: help@xe.com. Provider: HiFX Limited (trading as 'Xe' or 'Xe.com') (Xe).