

Promotional Voucher – WELCOME300

Terms & Conditions

Dates: 5 June 2025 to Closing Date

Offer: A voucher (as applicable) for any new customer who sends a minimum of

1000 (in EUR, USD, GBP, CAD, NZD, AUD as applicable) the applicable amount in the relevant currency (as applicable dependent on the customer's residence) on at least one transaction during the promotional

period on an international payment as set out in the table below:

TRANSACTION VALUE (USD, EUR, GBP, CAD, NZD, AUD as applicable)	VOUCHER VALUE (USD, EUR, GBP, CAD, NZD, AUD as applicable)
0.00 – 999.99	N/A
1,000.00 < 19,999.99	10.00
20,000.00 < 49,999.99	50.00
50,000.00 < 99,999.99	100.00
100,000.00 < 249,999.99	200.00
250,000+	300.00

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 Kingdom, Canada, the United States of America, Europe (Germany, France), New Zealand, 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.

Eligible Customer means a customer who makes a first-time transaction through the Xe mobile app or Xe website and uses the promotional code

WELCOME300. Promo codes can not be combined.

1. 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 a specific voucher from a catalogue of vouchers (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or Xe website at www.xe.com (**Xe Website**) between 5 June 2025 to Closing Date (**Offer Period**) and making an international payment between 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 Voucher per Eligible Customer (no cash equivalent available). 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. The award of a Voucher 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).



2. CANADA

Promotional Offer Terms: A Canada 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 a specific voucher from a catalogue of vouchers (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or Xe website at www.xe.com (**Xe Website**) between 5 June 2025 to Closing Date (**Offer Period**) and making an international payment between 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 Voucher per Eligible Customer (no cash equivalent available). 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. The award of a Voucher 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: HiFX Canada, Inc. (trading as 'Xe' or 'Xe.com') (Xe).

3. UNITED KINGDOM

Promotional Offer Terms: A United Kingdom 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 a specific voucher from a catalogue of vouchers (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or Xe website at www.xe.com (**Xe Website**) between 5 June 2025 to Closing Date (**Offer Period**) and making an international payment between 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 Voucher per Eligible Customer (no cash equivalent available). 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. The award of Voucher 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: HiFX Europe Limited (trading as 'Xe' or 'Xe.com) (Xe).



4. AUSTRALIA

Promotional Offer Terms: An Australia 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 a specific voucher from a catalogue of vouchers (as applicable) (**Voucher**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or Xe website at www.xe.com (**Xe Website**) between 5 June 2025 to Closing Date (**Offer Period**) and making an international payment between in accordance with the minimum transaction values set out in the table above (**Offer**).

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5. NEW ZEALAND

Promotional Offer Terms: A New Zealand Australia 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 a specific voucher from a catalogue of vouchers (as applicable) (Voucher) by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) between 5 June 2025 to Closing Date (Offer Period) and making an international payment between 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 Voucher per Eligible Customer (no cash equivalent available). 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. The award of a Voucher 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: HiFX Limited (trading as 'Xe' or 'Xe.com') (Xe).

6. EUROPE

Promotional Offer Terms: A European resident who (a) resides in France or Germany (b) 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 a specific voucher from a catalogue of vouchers (as applicable) (Voucher) by using Xe's Services via the Xe branded mobile app (Xe Mobile App) or Xe website at www.xe.com (Xe Website) between 5 June 2025 to Closing Date 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 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 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. The award of a Voucher 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: Xe Europe B.V (trading as 'Xe' or 'Xe.com') (Xe)

