Promotional Voucher T’s & C’s (United Kingdom and Europe)

Dates: 12 October 2026 to Closing Date

Offer: A voucher (as applicable) for any eligible customer who sends at least the applicable amount in the relevant currency (GBP for customers residing in the United Kingdom, EUR for customers residing in France, Spain or Germany) on at least one transaction during the promotional period on an international payment as set out in the table below:

Promo code	Customer type	Qualifying transfer (min. in GBP for UK / EUR for EU)	Voucher value (GBP for UK / EUR for EU)
New customers (first-time transaction)			
XEGIFT20	Consumer	1,000.00 +	20.00
XEGIFT100	Business	3,000.00 +	100.00
Returning customers			
XEGIFT50	Consumer	1,000.00 +	50.00
XEGIFT400	Business	3,000.00 +	400.00

Returning customer offers (XEGIFT50 and XEGIFT400): Only on transfers sent from GBP (United Kingdom customers) or EUR (France, Spain and Germany customers) to USD, EUR, GBP, CAD, JPY, AUD, CHF, NZD, SEK, NOK or DKK. Same currency transfers are excluded.

Limits: One redemption per customer. Promo codes cannot be combined.

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, France, Spain or Germany (as applicable) and be assigned to that TBU.

The Customer must use the promotional code that matches their customer type (Consumer or Business) and make a payment within the qualifying transaction values above to receive the corresponding Voucher.

The Offer only applies to spot transfers (transfers settled at the current exchange rate, not forward contracts) where the promotional code is entered at the time the transfer is booked. Transfers booked using the “Add recipient later” option (where the recipient is not added at the time the transfer is booked) do not qualify for the Offer.

Eligible Customer means (i) for XEGIFT20 and XEGIFT100, a customer who makes a first-time transaction through the Xe mobile app or Xe website and uses the relevant promotional code; and (ii) for XEGIFT50 and XEGIFT400, a returning customer who makes a further transaction through the Xe mobile app or Xe website and uses the relevant promotional code. Promo codes cannot be combined.

1. UNITED KINGDOM

Promotional Offer Terms: A resident of the United Kingdom 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 a New Customer), or who has previously used the Xe Service (each a Returning Customer) (together, an Eligible Customer, as applicable to the promotional code used) may qualify for a specific voucher from a catalogue of vouchers (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 12 October 2026 to Closing Date (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, made in GBP. 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: help@xe.com. Provider: HiFX Europe Limited (trading as 'Xe' or 'Xe.com') (Xe).

2. FRANCE, SPAIN AND GERMANY

Promotional Offer Terms: A resident of France, Spain or Germany 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 a New Customer), or who has previously used the Xe Service (each a Returning Customer) (together, an Eligible Customer, as applicable to the promotional code used) may qualify for a specific voucher from a catalogue of vouchers (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 12 October 2026 to Closing Date (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, made in EUR. 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: help@xe.com. Provider: [Xe EU entity - to be confirmed by Legal] (trading as 'Xe' or 'Xe.com') (Xe).