

\$1 Send Fees – USD to INR

T's & C's (US Consumer)

Dates: 11 February 2026 until such time as the offer is withdrawn or otherwise terminated by Xe (**Offer Period**)

Offer: \$1.00 USD transfer fee where an Eligible Customer sends money during the Offer Period, converting USD to INR.

Terms:

- The Customer must be an Eligible Customer as per the definition below.
- The customer must reside in the United States and be assigned to that TBU.
- The reduced \$1.00 USD transaction fee applies to all USD to INR transactions **under \$1,000.00 USD** during the Offer Period.
- The Offer applies to all qualifying transactions during the Offer Period.
- The customer must convert or transfer USD to INR.

1. UNITED STATES

Promotional Offer Terms: A United States resident (an **Eligible Customer**) may qualify for a reduced \$1.00 USD transaction fee (**Fee**) by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or Xe website at www.xe.com (**Xe Website**) during the Offer Period and making an international payment between in accordance with the qualifying criteria set out above (**Offer**).

An Eligible Customer's payments with the Xe Service must be made via the Xe Mobile App or Xe Website for the purpose of this Offer. 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**).