

Promotional Exchange Rate Offer

Terms and Conditions

Effective Dates: 17 December 2025 00:00 GMT to 31 December 2025 23:59 GMT

1. Offer Overview

During the promotional period, new customers in the United States, Canada, the United Kingdom, and eligible European countries who complete their first international money transfer and enter the promotional code “FESTIVE2025” when creating that transfer will receive a preferential exchange rate (the “Promotional Rate”) on that first qualifying transfer. The Promotional Rate will be displayed to an Eligible Customer at the time of transacting, provided all eligibility requirements are met.

2. Promotional Rate Details

The Promotional Rate will be applied only when the promotional code “FESTIVE2025” is correctly entered at the time the qualifying transaction is created, subject to the terms set out below. This rate may differ from the standard rate displayed to other customers and is only available for the first eligible transaction meeting all criteria.

3. Eligibility Criteria

To qualify for the Promotional Rate, a customer must meet all the following conditions:

a) First transfer requirement:

Have not previously completed any transaction with Xe and complete their first international money transfer during the promotional period (17 December 2025 to 31 December 2025), regardless of when they registered their Xe account.

b) Promo code requirement:

Enter the promotional code “FESTIVE2025” when creating their first qualifying international money transfer. Failure to enter the promotional code at the time of transaction creation will result in the Promotional Rate not being applied.

c) Channel:

Transfer funds through either the Xe mobile app or Xe website.

d) Residency & region:

Reside in one of the following countries/areas and be registered to the corresponding regional business unit:

- United States
- Canada
- United Kingdom
- A country within the European Union / European Economic Area, including but not limited to:

Germany, France, Netherlands, Ireland, Belgium, Spain, Finland, Italy, Portugal, Luxembourg, Austria, Denmark, Cyprus, Malta, Greece, Jersey, Guernsey, Poland, Sweden, Isle of Man, Czech Republic, Bulgaria, Romania, Norway, Croatia, Estonia, Gibraltar, Hungary, Latvia, Liechtenstein, Lithuania, Slovakia

e) From-currency requirement:

The send (source) currency and the payout (receive) currency for the qualifying transaction must be one of the following:

- USD
- EUR
- GBP
- CAD
- AUD
- NZD

f) Customer type:

Be an individual consumer customer. This offer is not available to corporate or business account holders.

4. Definitions**Eligible Customer:**

A customer who has not previously completed a transaction with Xe (irrespective of when they registered their Xe account), who enters the promotional code “FESTIVE2025” when creating their first transaction, and who meets all criteria set out in Section 3 above.

Promotional Rate:

The exchange rate offered to an Eligible Customer on their qualifying transaction when the promotional code “FESTIVE2025” is applied. The relevant rate offered by Xe is

subject to Xe's sole discretion and may be amended, updated, or withdrawn at any time prior to completion of an eligible transaction.

Applicable Terms by Region

1. 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 promotional exchange rate (Promotional Rate) on their first international money transfer by using Xe's Services via the Xe branded mobile app (**Xe Mobile App**) or Xe website at www.xe.com (**Xe Website**) between 17th December 2025 to 31 December 2025 (Offer Period) and making a qualifying 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 one payment within the qualifying thresholds above and only for the first eligible transaction. The Promotional Rate is non-transferable and has no cash equivalent. The application of the Promotional Rate 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**).

2. EUROPE

Promotional Offer Terms: A European resident who (a) resides in Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, or Sweden, and (b) either has not previously registered for or used the Xe or HiFX branded international payments service (Xe Service), or has registered with but not used the Xe Service (each an Eligible Customer), may qualify for a promotional exchange rate (Promotional Rate) on their first international money transfer 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 December 2025 to 31 December 2025 (Offer Period) and making a qualifying 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 for the purpose of this Offer. The Offer is only applicable to one payment within the qualifying thresholds above and only for the first eligible transaction. The Promotional Rate is non-transferable and has no cash equivalent. The application of the Promotional Rate 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).

3. 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 17 December 2025 to 31 December 2025 (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 for the purpose of this Offer. The Offer is only applicable to one payment within the qualifying thresholds above and only for the first eligible transaction. The Promotional Rate is non-transferable and has no cash equivalent. The application of the Promotional Rate 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).

4. 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 17 December 2025 to 31 December 2025 (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 for the purpose of this Offer. The Offer is only applicable to one payment within the qualifying thresholds above and only for the first eligible

transaction. The Promotional Rate is non-transferable and has no cash equivalent. The application of the Promotional Rate 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).