Wirex One Deposit Campaign – Terms and Conditions

1. About this Promotion

1.1. These terms and conditions (the **"Terms"**) govern the Wirex One Deposit Reward Campaign (the **"Promotion"**). By taking part in the Promotion you agree to these Terms. They apply in addition to, and should be read together with, the Wirex One terms of service applicable to you (the **"Wirex One Terms"**).

1.2. The Promotion is operated by the Wirex entity that provides regulated services to you, depending on your country of residence as defined in Wirex One Terms (the **"Promoter"**, **"Wirex"**, **"we"** or **"us"**).

2. Promotion Period and Eligibility

2.1. The Promotion runs from 00:00:00 UTC on 20 October 2026 to 23:59:59 UTC on 20 November 2026 (the **"Promotion Period"**). Only deposits made within the Promotion Period count towards the Promotion. Reward payments continue after the Promotion Period ends, as set out in section 4.

2.2. The Promotion is available to individuals who, at the time of participating:

(a) have registered for a Wirex Profile and successfully completed all identity verification (KYC) checks required by Wirex; and

(b) are resident in a country where Wirex One is available, **other than the United Kingdom**;

(c) are either (i) a **new user**, meaning they did not hold a Wirex One Profile before the start of the Promotion Period; or (ii) an **existing zero-balance user**, meaning they held a Wirex One Profile with a total balance of $0 (or currency equivalent) at 00:00:00 UTC on 20 October 2026; or (iii) a migrated user, meaning a user whose account has been migrated from the Wirex app to Wirex One, (each an **"Eligible User"**).

(d) For a migrated user, any balance transferred or credited to Wirex One as part of the migration from the Wirex app does not constitute an Eligible Deposit and is excluded from the calculation of the Net Eligible Deposit. Only new Eligible Deposits made into Wirex One during the Promotion Period count towards the Promotion and are subject to the same requirements as deposits made by any other Eligible User.

2.3. The following are not eligible to participate:

(a) residents of the United Kingdom;

(b) residents of any jurisdiction where participation in the Promotion would be unlawful, or where you are subject to applicable trade or financial sanctions;

(c) employees, officers and contractors of the Wirex group and their immediate family members (meaning a spouse, civil partner, parent, child or sibling, or any person living at the same address);

(d) business accounts are not eligible.

2.4. Each Eligible User may participate in the Promotion once.

2.5. Participation is voluntary. You do not need to opt in: any Eligible User who makes a Net Eligible Deposit that meets the requirements in section 3 during the Promotion Period will automatically participate. If you do not want to participate in the Promotion, please contact us.

2.6. The Reward is a promotional incentive offered at Wirex's discretion. It is not interest, a yield or a return on investment, and your deposits are not invested or lent by Wirex. Rewards cannot be exchanged, transferred or redeemed for any other benefit.

3. How to Participate

3.1. To qualify, you must make a Net Eligible Deposit of at least **$100** (USD equivalent) during the Promotion Period. The $100 minimum applies in aggregate across all Eligible Assets combined, not per currency.

3.2. All values are measured in US dollars. Each Eligible Deposit, withdrawal and outgoing transfer is converted to USD at the exchange rate shown in Wirex One at the time it is made, and that USD value is fixed for the purpose of calculating your NED (Net Eligible Deposit). If you deposit more than once or in more than one currency, the USD values are added together into a single NEDv(Net Eligible Deposit).

3.3. Currencies are not tracked or rewarded separately, and later exchange-rate movements do not change your NED. Your Qualifying Balance is valued in USD at the exchange rate shown in Wirex One at the time of each balance check.

3.4. Deposits made before or after the Promotion Period do not count towards your NED and do not increase your rewards.

3.5. There is no lock-up period. You may withdraw or transfer your assets at any time, but doing so may reduce or stop future reward payments, as set out in section 4.

4. Rewards

4.1. Eligible Users can receive a promotional reward of up to 8% of their NED, paid in USD in 12 monthly instalments, provided the conditions below are met (the **"Reward"**). There is no maximum NED or cap on the Reward per Eligible User.

4.2. The Reward Period is the 12 consecutive calendar months starting with the first full calendar month after your first Eligible Deposit. A deposit made on the 1st day of a month counts as held for that whole month. Each month in the Reward Period is a **"Qualifying Month"**. No reward is paid for the partial month in which you first deposit.

4.3. Where the **Reward Base** for that month is the lower of (a) your NED and (b) the lowest Qualifying Balance you held at any time during that Qualifying Month. Adding funds after the Promotion Period does not increase your Reward Base above your NED.

4.4. The following apply in each Qualifying Month:

Situation during the Qualifying Month	Outcome
Qualifying Balance stays at or above your NED for the whole month	Full monthly reward paid on your NED
Qualifying Balance falls below your NED but stays at or above $100	Monthly reward paid on the lowest Qualifying Balance held that month
Qualifying Balance falls below $100 at any time	No reward for that month; rewards resume in later Qualifying Months if your balance is restored
Qualifying Balance falls to zero at any time after the Promotion Period	No further rewards; rewards already credited are kept

4.5. Qualifying Months for which no reward is paid are not carried forward or added to the end of the Reward Period. You will receive no more than 12 monthly payments in total.

4.6. Monthly rewards are credited in USD to the Reward Account in your Wirex One app at the end of each Qualifying Month, normally on its last day and in any event within 10 business days after it ends.

4.7. Payment timing examples:

First Eligible Deposit	First Qualifying Month	First payment	Last (12th) payment
20 October 2026	November 2026	30 November 2026	31 October 2027
31 October 2026	November 2026	30 November 2026	31 October 2027
1 November 2026	November 2026	30 November 2026	31 October 2027
20 November 2026	December 2026	31 December 2026	30 November 2027

Example: a $1,000 NED held throughout earns $1,000 × 8% ÷ 12 = $6.67 a month, or $80.00 over 12 months. Figures are illustrative only.

5. Exclusions, Fraud and Abuse

5.1. Wirex may withhold, cancel or reclaim any Reward, and exclude you from the Promotion, if Wirex reasonably believes that you:

(a) are not an Eligible User or have provided false or misleading information;

(b) have used multiple accounts, identities or wallets, or acted with others, to obtain more than one Reward or a larger Reward;

(c) have made deposits that are later reversed, charged back, or found to come from an unlawful source;

(d) have engaged in fraud, money laundering, market manipulation or any other abusive or unlawful conduct; or

(e) have breached these Terms or the Wirex One Terms.

5.2. Your participation will end, and no further rewards will be paid, if your Wirex One Profile is closed, suspended or restricted for any reason, or if you stop being resident in an eligible country.

5.3. Wirex's decisions on eligibility and on the calculation of NED, Qualifying Balance and rewards are based on the records available to Wirex and are final, save in the case of manifest error. If a reward is credited in error, Wirex may deduct the amount from your USD Reward Account.

6. General

6.1. In these Terms the following terms are used:

(f) **"Eligible Assets"** means all fiat currencies and stablecoins supported in Wirex One during the Promotion Period.

(g) **"Eligible Deposit"** means a deposit of Eligible Assets into Wirex One from an external source during the Promotion Period, either (a) a fiat deposit received through Wirex's on-ramp services, or (b) a transfer of stablecoins into the self-custodial wallet associated with your Wirex One account. Transfers between your own Wirex One balances or wallets, conversions between Eligible Assets, refunds, chargebacks, rewards, cashback and any amounts credited by Wirex are not Eligible Deposits.

(h) **"Net Eligible Deposit"** or **"NED"** means the total value of your Eligible Deposits made during the Promotion Period, minus the total value of all withdrawals and outgoing transfers of Eligible Assets made during the Promotion Period. Your NED is fixed at 23:59:59 UTC on 20 November 2026.

(i) **"Qualifying Balance"** means the total value of Eligible Assets held in your Wirex One account and the self-custodial wallet associated with it, as recorded in Wirex One.

6.2. You are responsible for any taxes or reporting obligations arising from rewards you receive. Wirex may report rewards to tax authorities where required by law.

6.3. To the extent permitted by law, Wirex is not liable for any loss arising from your participation in the Promotion, including delays or failures caused by events outside its reasonable control, blockchain network issues or third-party service interruptions. Nothing in these Terms limits liability that cannot be limited by law.

6.4. Wirex may amend, suspend or end the Promotion, or amend these Terms, where reasonably necessary. We will give you reasonable notice through our website. Changes will not reduce rewards already credited to you. Save as set out in section 5 (Exclusions, Fraud and Abuse) or as required by law or a regulator, ending or suspending the Promotion will not stop future monthly Reward payments to an Eligible User who made an Eligible Deposit before the date the Promotion ends or is suspended.

6.5. These Terms are governed by the law that governs the Wirex One Terms applicable to you, and disputes are subject to the dispute-resolution and complaints procedure set out in those Wirex One Terms. Your statutory rights are not affected.

6.6. If these Terms are translated, the English version prevails to the extent permitted by law.

6.7. For questions about the Promotion, please contact us via the in-app chat in Wirex One.