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5th July 2024

By email to: ISDAIFMprotocol@isda.org

Dear Sirs,

ISDA Illegality/Force Majeure Protocol – Adherence

The purpose of this letter is to confirm our adherence to the ISDA Illegality/Force Majeure Protocol as published by the International Swaps and Derivatives Association, Inc. on 11 July 2012 (the **Illegality/Force Majeure Protocol**). This letter constitutes an Adherence Letter as referred to in the Illegality/Force Majeure Protocol. The definitions and provisions contained in the Illegality/Force Majeure Protocol are incorporated into this Adherence Letter, which will supplement and form part of each Protocol Covered Master Agreement between us and each other Adhering Party.

Specified Terms

The amendments in Schedule 1 to the Illegality/Force Majeure Protocol shall apply to each Protocol Covered Master Agreement to which we are a party in accordance with the terms of the Illegality/Force Majeure Protocol and this Adherence Letter.

Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purposes of the Illegality/Force Majeure Protocol and accordingly we waive, and hereby release ISDA from, any rights, claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of or in any way relating to this Adherence Letter or our adherence to the Illegality/Force Majeure Protocol or any actions contemplated as being required by ISDA.

Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Head of Legal/Smita Oza

Address: HiFX Europe Limited, Maxis 1, Western Road, Bracknell RG12 1RT

Telephone: N/A

Fax: N/A

E-mail: N/A



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HiFX Europe Limited trading as Xe is a limited company registered in England and Wales; registered number: 03517451; registered office: Maxis 1, Western Road, Bracknell, Berkshire, RG12 1RT, United Kingdom. HiFX Europe Limited trading as 'Xe' is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017, reference number 462444, for the provision of payment services.



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We consent to the publication of a conformed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Yours faithfully,

HIFX EUROPE LIMITED

Name: Jeff Boss

Title: Chief Financial Officer

Signature: Jeff Boss



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