

FEBRUARY
EDITION

XS NEWS #4

XCHANGES

TOPIC OF THE MONTH

"Embracing Lunar New Year's
Spirit of Transformation at
XS.com"

EXECUTIVE INTERVIEW

With Hanna Chung,
Country Manager- Vietnam
at XS.com

OPEN CONVERSATION

Get to know Anthony Saliba,
& Olivia Shin

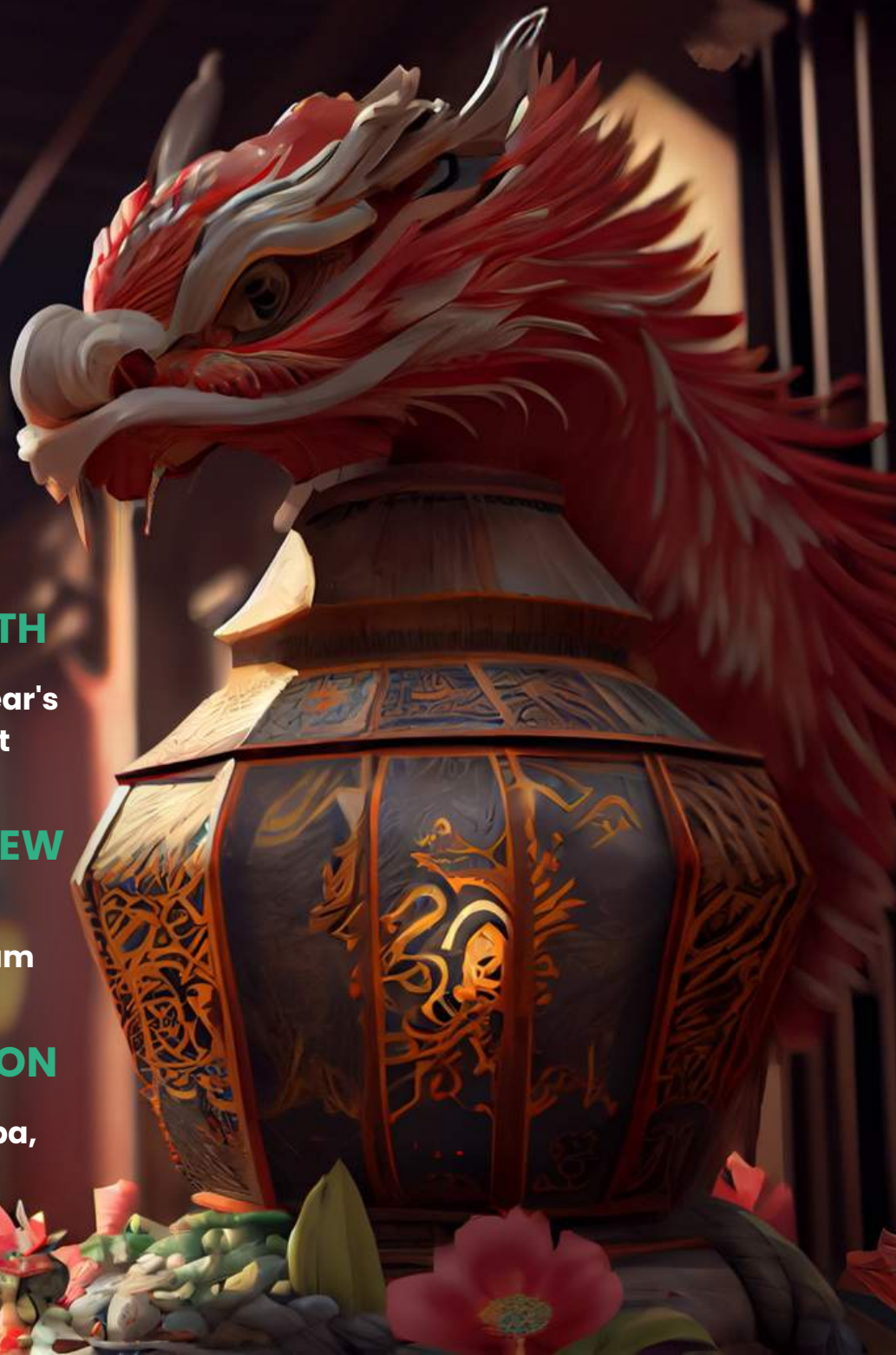


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**OPEN
CONVERSATION**

CEO Message of the Month

Cultivating resilience and growth mindset

Dear XS team,

As we navigate through the array of opportunities presented to us in February, we must steer our XS team toward a trajectory of personal growth and excellence. Central to this is the cultivation of a mindset that seeks not just achievement but continual improvement. To embark upon this journey, it's crucial for each team member to establish clear and compelling objectives that ignite both ambition and determination. These objectives should serve as a map in guiding us beyond our comfort zones, propelling us toward the pinnacle of success.

In our pursuit of personal growth, we must not overlook the invaluable insights garnered from assessments from recent years. These assessments provide a mirror through which we can examine our strengths and weaknesses with clarity and honesty. Rather than shying away from areas needing improvement, we must approach them with humility and a readiness to embrace constructive feedback. It is through this process of reflection and refinement that we can chart a path towards continuous learning and self-improvement.

Commitment to our personal and professional development demands an unwavering dedication to acquiring new knowledge and sharpening our skills. Whether through structured training programs, courses, or mentorship opportunities, we must actively seek out avenues for growth. This commitment extends beyond mere participation; it requires us to immerse ourselves fully in the learning process, extracting wisdom from every experience and interaction.

As we embark on this journey, accountability becomes paramount. We must hold ourselves responsible for the execution of our plans and the attainment of our goals. Establishing robust mechanisms for tracking progress ensures we remain on course, navigating through obstacles with resilience and determination. Indeed, setbacks should not be viewed as impediments to our progress but rather as opportunities for growth. It is during these moments of adversity that our true mettle is tested, and our capacity for resilience is forged.

An ethos of collaboration lies at the heart of our team's success. By fostering an environment where knowledge-sharing is encouraged and celebrated, we amplify the collective intelligence of our group. Through collaboration, we have the opportunity to learn from one another's experiences, leveraging the diverse expertise within our team to elevate our collective performance.

Leadership by example is a cornerstone of our approach to personal growth. As individuals committed to excellence, each of us must set high standards and inspire others to follow suit. Recognizing and celebrating our successes, no matter how small, reinforces the positive momentum propelling us toward our goals. Moreover, seeking out mentors within our organization provides us with invaluable guidance and support on our journey.

Maintaining focus and determination in the face of adversity is essential. Temporary setbacks should not deter us from our chosen path but rather fuel our resolve. As we embark on this growth journey together, let us do so with a shared sense of purpose and an unwavering commitment to excellence. We will undoubtedly achieve unparalleled success by embracing these directives and seizing the opportunities before us.

As February unfolds, let's unite in our pursuit of personal growth and excellence.

Best,
Mohamad Ibrahim

EXECUTIVE

BEHIND THE SCENES

In this Executive Behind the Scenes, we have the pleasure of delving into the inspiring journey and insights of Hanna Chung, the dedicated Country Manager overseeing XS.com's team in Vietnam.

Hanna's journey is not just about professional accomplishments; it's a testament to the power of perseverance and a deep-rooted commitment to excellence. Join us as we explore her remarkable story and learn invaluable lessons from her leadership diligence approach.

Q: "Hanna, it's great to have you here. Can you tell us a bit about your background and how it has influenced your leadership style?"

H: "Of course! I grew up in the countryside of Vietnam. Later on, I began my journey in banking and accounting. These early experiences taught me the importance of resilience, hard work, and dedication. They've been the guiding principles throughout my career, shaping me into a leader who values perseverance and a hands-on approach to achieving our goals. My roots remind me of the importance of empathy and collaboration in every endeavor."

Q: "Reflecting on your journey with XS.com this far, could you highlight a moment that you take pride in?"

H: "Certainly. Despite my relatively short time here, overseeing XS.com's expo last December was a significant milestone. The event garnered substantial attendance, providing invaluable opportunities for client engagement and brand building. It underscored our commitment to forging strong connections within the Vietnamese market and beyond. I'm excited to replicate and build upon this success in the future."



Q: "In a competitive landscape, what strategies have you implemented to ensure XS.com stands out from its competitors?"

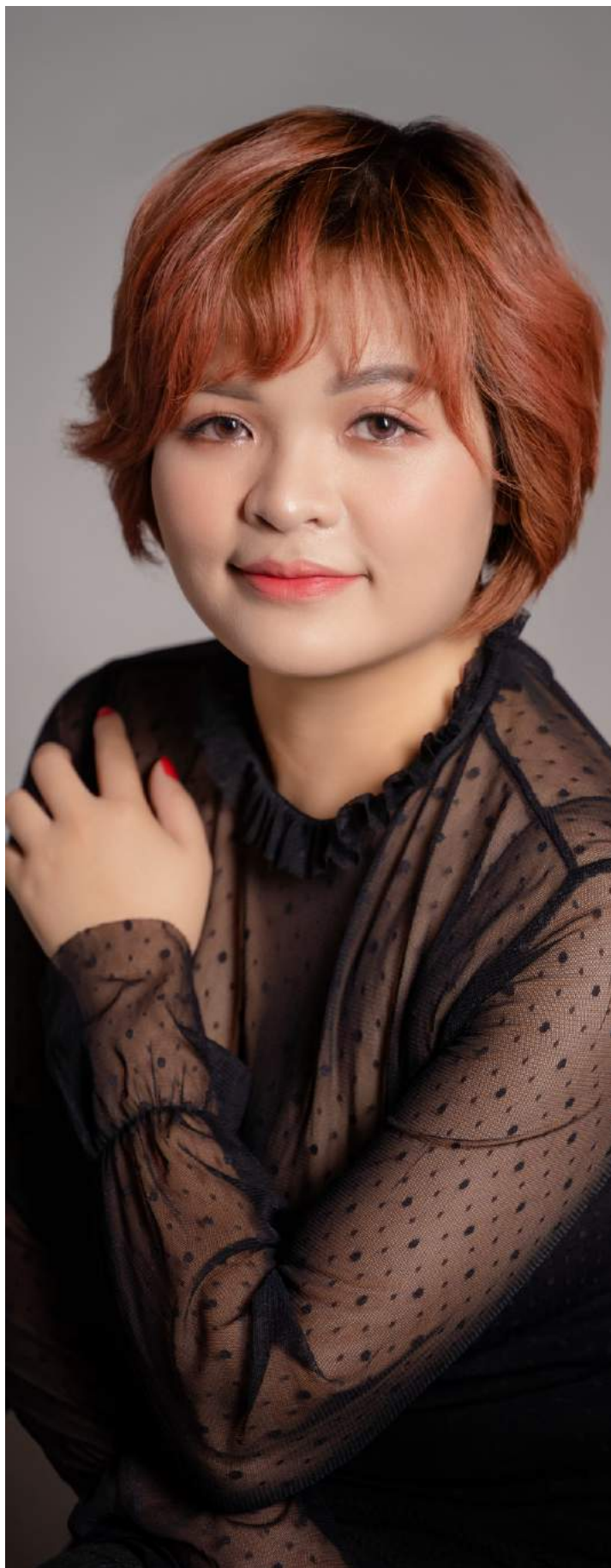
"I want to ensure that we remain a people-focused broker. We prioritize a client-centric approach that goes beyond transactions. I always emphasize to my team the importance of direct communication. By actively listening to and incorporating client feedback, we continuously refine and tailor our offerings to exceed expectations. This dedication to customer satisfaction, coupled with forward-thinking innovation, sets us apart as a beacon of excellence in the industry."

Q: "How do you ensure your team feels supported and empowered to overcome obstacles?"

H: Our team at XS.com is truly the heart and soul of our operations, and I hold their well-being in the highest regard. Creating a warm and supportive environment is essential for us to thrive together. I believe that open communication is the cornerstone of our success, empowering each team member to confidently tackle challenges. Through actively seeking feedback, offering personalized guidance, and rejoicing in our collective achievements, my goal is to foster a culture of unity, resilience, and unwavering support within our team.

Q: "If there's one message you'd like to share with your team members, what would it be?"

H: "To my valued team members and anyone who might be reading this, I want to express my unwavering belief in our collective potential. Together, we have the resilience, creativity, and drive to conquer any challenge. Let's stay committed to excellence, steadfast in innovation, and united in our mission to take XS.com to new heights."



LOOKING BACK

In this issue of XchangeS, the snapshots speak volumes about our collective achievements and camaraderie. From the glitz of award ceremonies to the buzz of team gatherings and expos, each photo captures the essence of our dynamic community. Together, they form a mosaic of success, highlighting the diverse and memorable moments that defined this period.



Kuala Lumpur, Malaysia, January



Kuala Lumpur, Malaysia, January



Kuala Lumpur, Malaysia, January



Bangkok, Thailand, February



Bangkok, Thailand, February



Doha, Qatar, February



Doha, Qatar, February



UF Awards MEA, Dubai, UAE, January



UF Awards MEA, Dubai, UAE, January



Smart Vision Oman Summit, Muscat, Oman, February



Smart Vision Oman Summit, Muscat, Oman, February



Qatar Financial Expo, Doha, Qatar, February



Qatar Financial Expo, Doha, Qatar, February



Traders Fair Thailand, Bangkok, Thailand, February

XS

Connect with a Prime
Institutional Broker



Multi-Asset Liquidity



Advanced Technology



d Solutions

XS.com

Connect With a Global Multi-Asset Broker



Fast & Reliable
Trading Methods



24/7 Multi-Lingual
Customer Support

TOPIC OF THE MONTH



In this month's XS.com newsletter, we're looking ahead by:

Rich Traditions, Diverse Celebrations

Lunar New Year, also known as the Spring Festival in many parts of Asia, stands as one of the most significant cultural celebrations worldwide. This annual event signals the beginning of the lunar calendar year, marked by rich traditions and symbolic rituals that have been passed down through generations. Across diverse cultures, the Lunar New Year represents a time of renewal, offering the promise of fresh beginnings and the opportunity to reflect on the past while looking forward to the future.

You can send your suggestions for the next TOPIC OF THE MONTH to this email:

prteamxs@gmail.com

Cultural Traditions and Customs

Central to the festivities of the Lunar New Year are a plethora of traditions and customs deeply rooted in cultural beliefs and practices. From the iconic lion dance and dragon parades to the exchange of red envelopes filled with lucky money, each ritual holds symbolic significance. Families meticulously clean their homes to sweep away any lingering misfortune from the previous year and adorn their surroundings with vibrant red decorations, symbolizing luck and prosperity. Traditional foods, like dumplings, rice cakes, and fish are prepared and shared with loved ones to ensure abundance and prosperity in the coming year.

Symbolism of the Chinese Zodiac

One of the most captivating aspects of the Lunar New Year is the association with the Chinese zodiac, which follows a twelve-year cycle, with each year represented by a specific animal sign. The zodiac animals, including the Rat, Ox, Tiger, Rabbit, Dragon, Snake, Horse, Goat, Monkey, Rooster, Dog, and Pig, hold profound symbolism and are believed to influence the personalities and destinies of individuals born under their respective signs. People eagerly anticipate their own zodiac year, known as their "ben ming nian," while taking precautions to ward off any potential misfortune.



Global Celebrations and Variations

While the Lunar New Year is widely celebrated across Asia, its traditions and customs vary from region to region, reflecting the diverse cultures and histories of each locale. In China, families gather for elaborate reunion dinners and set off fireworks to chase away evil spirits. In Korea, Seollal is a time for ancestral rites and family bonding, while in Vietnam, Tet Nguyen Dan is marked by colorful parades and festive street markets. Tibetan New Year, known as Losar, is a spiritual occasion filled with prayer, rituals, and intricate artistic displays.

Modern Adaptations and Innovations

In recent years, Lunar New Year celebrations have evolved to incorporate modern elements while maintaining traditional customs. From virtual gatherings and online festivities to innovative culinary creations and cultural exhibitions, communities around the world find new ways to honor their heritage and connect with loved ones, even amidst global challenges. Social media platforms and digital technologies have played a crucial role in fostering community spirit and spreading joy during this auspicious time.

Renewed Hope and Optimism

As we enter a new Lunar New Year cycle, there is a sense of renewed hope and optimism for the future. The spirit of resilience and unity prevails as communities come together to celebrate shared traditions and values. The Lunar New Year serves as a powerful reminder of the enduring power of cultural heritage to unite us. XS.com equally welcomes the Lunar New Year as a symbol of new beginnings and fresh opportunities.

While team members gather to celebrate this auspicious occasion, XS.com embraces the spirit of renewal and growth with unwavering determination, recognizing the potential to unite in optimism and propel towards a future filled with boundless possibilities.



Special thanks to Marina Li for giving us the idea for this issue's topic of the month



JANUARY NEWCOMERS

Talal Taher

Dealer

Juan Francisco Sorrenti

Customer Support – Team Leader

Gaëlle Roukoz

Graphic Designer

**Chrisanthos
Polykarpou**

Senior Dealer

**Nikolas
Maragkoudakis**

Junior Dealer

Nader Haidar

Dealer

Michie Donor

Customer Support Officer –
Philippines

Daisy Trinh

Business Development Officer –
Vietnam

Shereen Saad

Customer Support Officer

Sandy Matta

Reconciliation Officer

Zeina El Masri

Graphic Designer

Happy Work Anniversary!

In this month's XchangeS, we continue to celebrate our dedicated team members marking work anniversaries in February. Through insightful interviews, we gain valuable insights from their expertise and experiences, reinforcing our culture of appreciation and growth.

Questions:

- Is there a specific message you would like to share to our new hires who have recently joined XS?
- What valuable insights have you gained since joining XS?
- Is there a standout memory you have so far, perhaps a funny moment, that you could share with us?



Najah El Moussawi
Back Office Specialist

- My message is to embrace every opportunity for learning and growth. Don't hesitate to ask questions, challenge assumptions, and share your unique perspectives. Your contributions are invaluable.
- I've gained invaluable insights into the power of collaboration and innovation. Working alongside talented individuals from diverse backgrounds has broadened my perspective and enhanced my problem-solving skills. I've learned that success truly comes from harnessing a team's collective intelligence and creativity.
- Yes, sometimes we share some words between us to learn Greek or Arabic. So, the next day, I said "calamari" instead of "Kaliméra".



Paulo Jorge Do Carmo Baptista

Senior Business Development
Manager – LATAM

- I would like to convey to new colleagues, who have taken a very important step in their careers, that XS.com genuinely cares about its employees and constantly supports us in our personal growth.
- First, it's the trust in managing the company and their consistent presence in the market. I've witnessed significant positive changes with a strong impact throughout my years in this industry.
- This year, I've experienced many pleasant moments with the entire XS team. XS.com continues to surprise me and the entire team. I can only give an excellent assessment of this first year.



Evangelia Paphitou

Compliance and Anti-Money
Laundering Officer in Compliance

- Welcome onboard! You are now a member of a team that is willing to collaborate and share new ideas!
- Working in XS allowed me to develop as a professional within the compliance industry and experience new jurisdiction requirements. In this way, the Company increased my motivation to continue evolving.

The most memorable and scary incident that

- happened was when I fell off the stairs during my pregnancy. People from the office helped me and took care of me, and I am grateful for their interest and assistance.

Meet Anthony!

In this segment of Open Conversation, we're thrilled to sit down with Anthony Saliba, our dynamic Business Intelligent Officer at XS! Get ready to dive into the fun and fascinating world of Anthony's experiences and get to know the person behind the scenes!

Q: Hello Anthony, thank you for joining us today! Tell us a bit about yourself. Where are you from, where are you based, and how old are you?

A: I was born and raised in Lebanon, specifically in Mount Lebanon, and at the ripe age of 22, nearly 23 (haha!) I'm embarking on my professional journey. Armed with a degree in banking and finance, I'm thrilled to dive headfirst into the world of work, starting right here at XchageS. It's a new chapter in my life, as it's my first official job!

Q: How do you find your first job?

A: I'm thrilled with how it turned out! Working with this team has been nothing short of fantastic. I'm eager to prove myself and always ensure I'm available for everyone. Plus, I got to spread my wings and bond with the team through some travel – Dubai, Jordan, Egypt! Can you believe I hadn't traveled since I was 12? My last trip was with my parents!





Q: Talking about food what's your favorite food?

A: Oh, I have to say, my all-time favorite is a dish from Lebanese cuisine called "kebe blaban." It's just heavenly! Imagine tender meat infused with delicious spices and herbs, creating a burst of flavor in every bite. It's a dish that never fails to satisfy! Whenever I have it, it's like a little taste of home.

Q: How would you say your friends perceive you?

A: Well, if you were to ask my friends, they'd likely tell you that I'm known for my loyalty, trustworthiness, and being reliable whenever they need someone to lean on. You see, I've known them for quite some time, and over the years, we've built a strong bond where they understand how I'd respond to various situations, depending on the circumstances and timing. It's this mutual understanding and support that truly define our friendships, making them invaluable to me.

Q: Share with us the rich details of your family life. How would you describe the dynamics and interactions within your familial circle?

A: Absolutely! My family means the world to me. I've got two awesome brothers - Jimmy and Elias. They're not just siblings; they're my rocks, my partners in crime. You see, I've always had this deep-rooted desire to provide for my loved ones, to ensure their well-being and happiness. It's a responsibility I hold close to my heart and one that drives me to excel in everything I do.

Q: If you were to paint us a picture of your perfect weekend, what would it entail?

A: I'm quite productive, even on the weekends, so the first thing I would do is go to the gym and train. I love boxing. I don't like parties; I prefer to stay home and read a book, specifically about finance and the economy, which are related to my degree. Finally, I treat myself to a nice dinner out. It's the perfect balance of activity and relaxation that I look forward to every weekend.

Q: What is a quote that you live by?

A: Anthony: "You can achieve anything you want if you try hard enough." This saying speaks to me because it shows the power of determination. It reminds us that with enough effort, there's nothing we can't accomplish. Life is short, and we only get one shot at it, so it's important not to waste any opportunities. We should always strive to reach our full potential and make the most of every moment we have.."

Q: What is a personal goal that you have?

A: My priority is to be healthy and to be able to provide for anyone close to me. I would like people to depend on me. And this comes with money, which is why I believe that career and personal goals are linked. You need to succeed with one to be able to succeed with the other.

Q: So what about your professional goal? What is something that you want to achieve next year?

A: Right now, I'm feeling pretty content with where I'm at in the company. The atmosphere here is super supportive, with both my managers and colleagues always having my back. It's motivating to be surrounded by such a positive environment, and it pushes me to give my absolute best every single day. I genuinely value the work I do here, and knowing that it's appreciated makes it even more rewarding.

Q: What's a moment in your life that is memorable and that you hold close to your heart?

A: One moment that stands out to me is when I joined this company and took that big step towards independence. It was like a milestone moment for me, you know? Suddenly, I was out there in the professional world, making my own decisions and taking charge of my career. It felt like I was spreading my wings and venturing into a whole new chapter of my life. Looking back, it's a memory I hold dear because it marked the beginning of a journey filled with growth, opportunities, and new experiences

Q: What is something people from XS would want to know about you?

A: I'm very humble, and if I can help, I will always try. You can request my help, and if I'm able, I will provide it. Don't hesitate to reach out to me, whatever you may need, even if it's just for a friendly chat.

Q: To anyone who is just starting out, what would you like to say?

A: Well, let me share a bit of insight from my own journey. You see, I've had the chance to explore various positions within the company, and one thing that really stands out to me is the incredible sense of teamwork and support that permeates our workplace. So, to all the newcomers out there, I'd say this: don't hesitate to lean on your team and tap into the wealth of knowledge and experience around you.



FUN FACTS ABOUT ANTHONY:

Favorite color:

Black



Favorite movie:

The big short

Favorite Artist:

Kanye West



Trust me, you'll be amazed at how much you can learn and grow when you have a strong support system by your side. So, embrace collaboration, ask questions, and never be afraid to seek guidance – after all, we're all in this together.

Meet Olivia!



In this month's edition of XchangeS, our spotlight shines on Olivia, our esteemed Korean Marketing Manager based just outside Seoul. Despite the bustling city life nearby, Olivia finds solace in her tranquil abode, surrounded by her cherished family and pets. Let's delve into Olivia's world and discover what makes her tick beyond the confines of the office.

Q: Olivia, nestled in the tranquil outskirts of Seoul, your home seems like a haven of peace. Can you share with us a bit about your life outside of work, including your family and furry companions?

O: Absolutely! Beyond the hustle and bustle of city life, my home in Cheonan offers a serene retreat for my family and me. Alongside my husband, our 11-year-old daughter, and my parents, we share our space with three feline friends—Miss Sniffles, Luke, and Goldie—and our loyal pup. Their presence brings so much joy and warmth to our household.

Q: Maintaining a balance between work and family life can be quite the juggling act. How do you manage to strike this balance, especially with a daughter who demands attention?

O: Indeed, it's all about finding harmony amidst the chaos. My daughter is my top priority, and I make sure to carve out quality time for her amid my busy schedule. Whether it's engaging in her favorite activities or simply spending quiet moments together, nurturing our bond is paramount to me.

Q: After a long day at work, everyone needs a way to unwind. What are your go-to activities for relaxation?

O: Ah, relaxation—it's essential, isn't it? I find solace in indulging in Netflix marathons, particularly with thrilling movies like "The Exorcist" or "The Grudge." Additionally, there's something incredibly soothing about spending time with my pets, whether it's playing with them or simply enjoying their company.

Q: Describe your perfect day off. How would you spend it?

O: My perfect day off would start with waking up at 9 a.m., a luxurious change from my usual 6 a.m. routine! I'd then gather my family for a delightful brunch at a cozy café, followed by a leisurely stroll through our neighborhood. We'd engage in some relaxed window shopping, soaking in the local atmosphere. The day would culminate in a delicious dinner at a nearby restaurant, followed by a cozy movie night with my loved ones.

Q: Reflecting on your personal goals, what aspirations do you have for the future?

O: I'm committed to learning Spanish—a language that opens doors to new opportunities and connections. Mentally, I strive to remain true to myself and embrace authenticity in all aspects of life. My motto, "Effort Won't Betray You," serves as a constant reminder to stay focused on my goals and trust in the journey ahead.

Q: Given your role as the Korean Marketing Manager, how do you plan to integrate your personal values and experiences into your professional objectives?

O: My family and their support fuels my professional ambitions. As I embark on the mission to spearhead XS's expansion into the Korean market, I aim to infuse the same dedication and love that I pour into my family into my work. By fostering genuine connections and understanding the needs of our Korean audience, I believe we can create meaningful impact and lasting relationships.



FUN FACTS ABOUT OLIVIA:

Favorite food:
Mexicans cuisine



Favorite movie:
The Exorcist /
The Grudge

Favorite color:
Black



Q: What motivates you to pursue the goal of launching and growing XS in the Korean market?

O: My motivation stems from a desire to create opportunities for growth and success, both for XS and the Korean community. By introducing XS to the Korean market, I envision opening doors to innovation and collaboration, enriching the lives of our customers and stakeholders. With a blend of passion, determination, and a deep understanding of the local landscape, I'm committed to leading XS to new heights in Korea.

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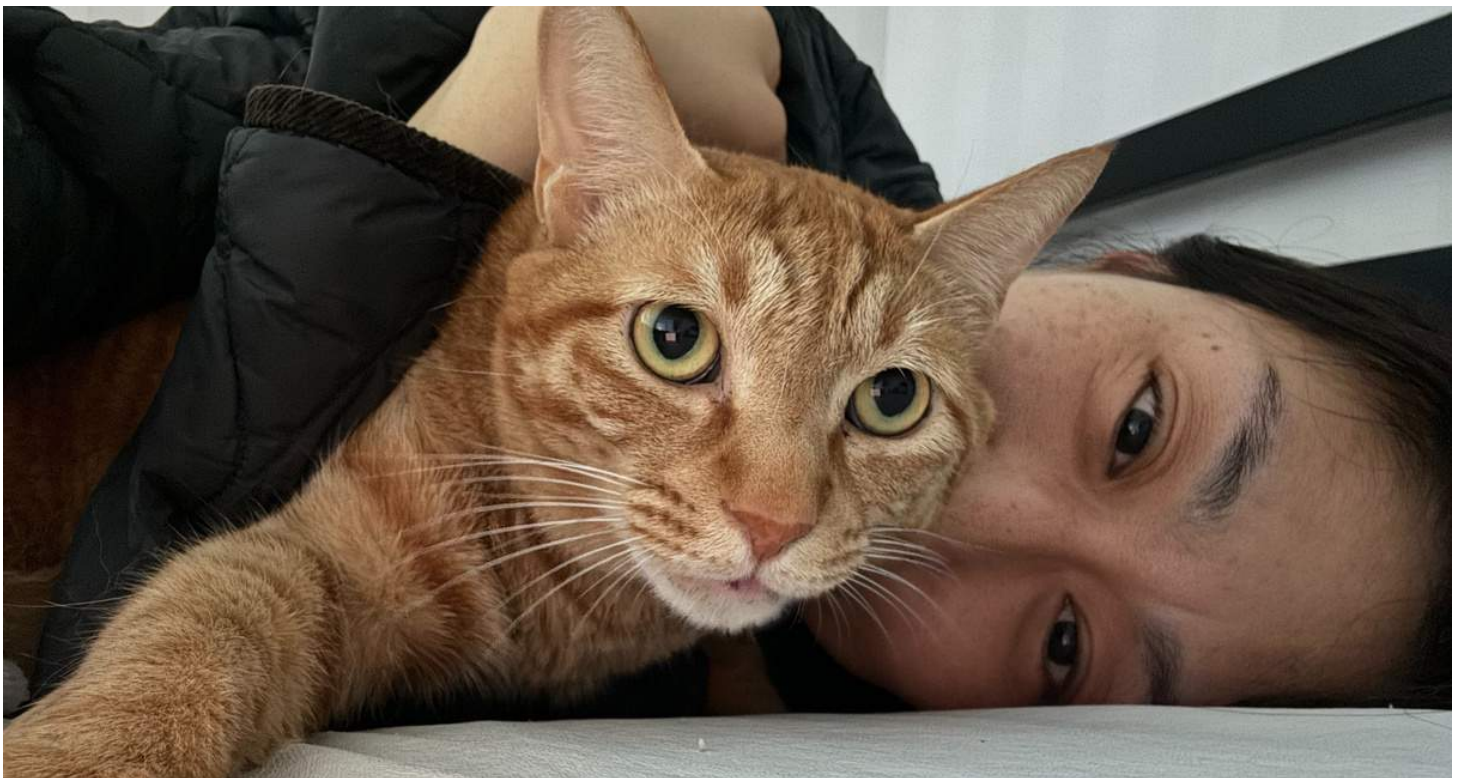
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Q: As someone who values family and connections, how do you plan to balance your professional ambitions with your personal commitments?

O: Balancing professional aspirations with personal commitments is indeed a delicate dance. However, I firmly believe that by aligning my values and priorities, I can create a harmonious synergy between the two. Through effective time management, clear communication, and unwavering support from my loved ones, I'm confident in my ability to navigate this journey with grace and determination.

Q: Looking ahead, what are your upcoming travel plans and aspirations for the future?

O: For the Lunar New Year my family and I are gearing up for a rejuvenating getaway. We plan to immerse ourselves in nature at a camping facility, indulging in some barbecue delights and quality time together. As for the future, I'm excited to continue my journey with XS, nurturing the Korean market and creating a lasting impact. Additionally, I look forward to exploring new horizons, both professionally and personally, as I continue to embrace life's adventures.



Thank you, Olivia, for sharing your insights and aspirations with us. Your dedication to your family, your work, and your personal growth is truly inspiring. We wish you continued success on your journey with XS and beyond!

QUIZ *TIME*

Your chance to win 100\$!



Gear up for an thrilling challenge this February! Step into the spotlight by participating in our quiz section.

Your knowledge could be your ticket to winning 100\$!

1- From whom was the first quote we posted on our Instagram?



An investment in knowledge pays the best interest.



2-During the Australian Open 2024 tournament, whom did we sponsor?

- a) Daniil Medvedev
- b) Felipe Alves
- c) Nuno Borges

Please send your answers to: prteamxs@gmail.com

Our Winners of JANUARY Edition

Congratulations to all who took part in the XchangeS quiz in the last issue!

Congratulations to our January XchangeS quiz winners! Your achievement inspires us all. Join the excitement and put your skills to the test. Join the excitement and put your skills to the test. Dive in, compete, and secure your chance to shine. March awaits – let's make it legendary!



Elie Nachawaty



Gabriel Drumond



**Tieu Vu Minh Han
(Helen Tieu)**

BIRTHDAYS

of the Month



Stelios Kyriakou
1st Feb



Mabyanine Phiri
3rd Feb



Hanna Chung
9th Feb



Alyssa Libatique
9th Feb



Grace El Kadi
21th Feb



Jean Moutran
22th Feb



Maroun El Zreiby
22th Feb



Wael Hammad
22th Feb

SEE YOU IN MARCH

