SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

(Amendment No. 3)*

Xerox Holdings Corp

(Name of Issuer)

Common Stock, par value $1 per share

(Title of Class of Securities)

(CUSIP Number)

Frantisek Bostl
Plynarni 1617/10,,
Prague 7, 2N, 17000
420-604-215-002

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

09/08/2026

(Date of Event Which Requires Filing of This Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box. ☐

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SCHEDULE 13D

CUSIP No.

1	Name of reporting person STARTEEPO SICAV a.s.
2	Check the appropriate box if a member of a Group (See Instructions)

	☑ (a) ☐ (b)
3	SEC use only
4	Source of funds (See Instructions) OO
5	Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) ☐
6	Citizenship or place of organization CZECH REPUBLIC

Number of Shares Beneficially Owned by Each Reporting Person With:	7	Sole Voting Power 0.00
	8	Shared Voting Power 8,000,000.00
	9	Sole Dispositive Power 0.00
	10	Shared Dispositive Power 8,000,000.00

11	Aggregate amount beneficially owned by each reporting person 8,000,000.00
12	Check if the aggregate amount in Row (11) excludes certain shares (See Instructions) ☐
13	Percent of class represented by amount in Row (11) 6.09 %
14	Type of Reporting Person (See Instructions) OO

Comment for Type of Reporting Person: Row 13: Based on 131,314,511 shares of Common Stock outstanding as of July 31, 2026, as reported in the Issuer's Quarterly Report on Form 10-Q for the period ended June 30, 2026, as filed with the Securities and Exchange Commission (the "SEC") on August 6, 2026.

SCHEDULE 13D

CUSIP No.

1	Name of reporting person Frantisek Bostl
2	Check the appropriate box if a member of a Group (See Instructions) ☑ (a) ☐ (b)
3	SEC use only
4	Source of funds (See Instructions) PF
5	Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) ☐

6	Citizenship or place of organization CZECH REPUBLIC	
Number of Shares Beneficially Owned by Each Reporting Person With:	7	Sole Voting Power 1,640,000.00
	8	Shared Voting Power 8,000,000.00
	9	Sole Dispositive Power 1,640,000.00
	10	Shared Dispositive Power 8,000,000.00
11	Aggregate amount beneficially owned by each reporting person 9,640,000.00	
12	Check if the aggregate amount in Row (11) excludes certain shares (See Instructions) ☐	
13	Percent of class represented by amount in Row (11) 7.34 %	
14	Type of Reporting Person (See Instructions) IN	

Comment for Type of Reporting Person: Row 7, Row 9, and Row 11: Consists of (i) 1,500,000 shares of Common Stock and (ii) 140,000 shares of Common Stock underlying call options, as described in Item 6, held directly by Mr. Bostl. Row 8, Row 10, and Row 11: Represents 8,000,000 shares of Common Stock held of record by the Fund for which Mr. Bostl may be deemed to be a beneficial owner as the Chief Investment Officer and Chairman of the Board of Directors of the Fund and owner of all of the voting shares of the Fund. Mr. Bostl disclaims beneficial ownership of the Common Stock held by the Fund except to the extent of his direct pecuniary interest therein. Row 13: Based on 131,314,511 shares of Common Stock outstanding as of July 31, 2026, as reported in the Issuer's Quarterly Report on Form 10-Q for the period ended June 30, 2026, as filed with the SEC on August 6, 2026.

SCHEDULE 13D

Item 1. Security and Issuer

(a) Title of Class of Securities:

Common Stock, par value $1 per share

(b) Name of Issuer:

Xerox Holdings Corp

(c) Address of Issuer's Principal Executive Offices:

P.O. Box 4505, 401 Merritt 7, Norwalk, CONNECTICUT , 06851-1059.

Item 1 Comment: This Amendment No. 3 (this "Amendment No. 3") to the Schedule 13D is being filed by (i) STARTEEPO SICAV a.s. (formerly known as STARTEEPO Invest, investicni fond s promennym zakladnim kapitalem, a.s.) (the "Fund") and (ii) Frantisek Bostl (collectively, the "Reporting Persons", and each, a "Reporting Person") to amend the Schedule 13D filed by the Reporting Persons with the Securities and Exchange Commission (the "SEC") on May 14, 2026, as amended on June 3, 2026 and July 13, 2026 (the "Schedule") with respect to the Reporting Persons' holdings of common stock, $1 par value per share (the "Common Stock") of Xerox Holdings Corporation (the "Issuer"). This Amendment No. 3 amends and restates Items 2(a)-(b), 3, 5(a)-(c) and 6 and supplements Item 4 and Item 7 of the Schedule as set forth below. Unless otherwise indicated, all capitalized terms used and not defined herein have the respective meanings assigned to them in the Schedule.

Item 2. Identity and Background

(a) This Schedule is filed on behalf of (i) STARTEEPO SICAV a.s. (formerly known as STARTEEPO Invest, investicni fond s promennym zakladnim kapitalem, a.s.) and (ii) Frantisek Bostl.

(b) The address of the principal business and principal office of each of the Reporting Persons is c/o STARTEEPO SICAV a.s., V parku 2308/8, Prague 4, Czech Republic 14800.

Item 3. Source and Amount of Funds or Other Consideration

All of the securities reported herein were purchased by the applicable Reporting Persons for an aggregate purchase price of $23,154,307, comprised of (i) $22,962,307 paid for shares of Common Stock and (ii) $192,000 paid in premiums for call options purchased by Mr. Bostl. The Common Stock held by the Fund was purchased in the open market with working capital of the Fund. The Common Stock and call options held by Mr. Bostl were purchased in the open market with his personal funds.

Item 4. Purpose of Transaction

The Reporting Persons have increased their investment based on their belief that the Common Stock is undervalued and represents an attractive investment opportunity. On September 7, 2026, the Reporting Persons issued an open letter (the "September Letter") to the Issuer's Board of Directors. In the September Letter, the Reporting Persons acknowledged the Issuer's operational and financial progress, but expressed concern that the Issuer remains deeply undervalued. The Reporting Persons urged the Board of Directors to provide more detailed financial reporting on Xerox Financial Services ("XFS") and to engage financial advisors to conduct a formal strategic review of XFS, evaluating all available alternatives to unlock value, including a joint venture, capital partnership, partial monetization, or sale. The foregoing summary does not purport to be complete and is qualified in its entirety by reference to the full text of the September Letter, attached hereto as Exhibit 99.7 and incorporated herein by reference. The Reporting Persons may engage in discussions with the Issuer's management, board of directors, other stockholders of the Issuer and other relevant parties concerning the business, operations, board composition, management, strategy and future plans of the Issuer. The Reporting Persons intend to re-examine their investment from time to time and, depending on prevailing market conditions, other investment opportunities, liquidity requirements or other investment considerations the Reporting Persons deem material, the Reporting Persons may from time to time acquire additional Common Stock in the open market, block trades, negotiated transactions, or otherwise and may also dispose of all or a portion of the Issuer's securities, in open market or privately negotiated transactions, and/or enter into derivative transactions with institutional counterparties with respect to the Issuer's securities. The Reporting Persons have not yet determined which, if any, of the above courses of action they may ultimately take. The Reporting Persons' future actions with regard to the Issuer are dependent on their evaluation of the factors listed above, circumstances affecting the Issuer in the future, including prospects of the Issuer, general market and economic conditions and other factors deemed relevant. The Reporting Persons reserve the right to determine in the future whether to change the purpose or purposes described above or whether to adopt plans or proposals of the type specified above or otherwise. Except as set forth in the preceding paragraphs, as of the date hereof, the Reporting Persons do not have any plan or proposal that relates to or would result in any of the transactions enumerated in sub items (a) through (j) of Item 4 of Schedule 13D.

Item 5. Interest in Securities of the Issuer

(a) The responses of each of the Reporting Persons with respect to rows (11) and (13) of the cover pages to this Schedule that relate to the aggregate number of shares of Common Stock and percentage of the shares of Common Stock beneficially owned by each of the Reporting Persons (including without limitation, the footnotes thereto) are incorporated by reference into this Item 5(a). The percentage used in this Schedule is calculated based upon 131,314,511 shares of Common Stock outstanding as of July 31, 2026, as reported in the Issuer's Quarterly Report on Form 10-Q for the period ended June 30, 2026, as filed with the SEC on August 6, 2026.

(b) The responses of each of the Reporting Persons with respect to rows (7) through (10) of the cover pages to this Schedule that relate to the number of shares of Common Stock as to which each of the Reporting Persons has sole or shared power to vote or to direct the vote of and sole or shared power to dispose of or to direct the disposition of (including, without limitation, the footnotes thereto) are incorporated herein by reference into this Item 5(b).

(c) All transactions of the Reporting Persons in the Common Stock effected since the filing of the Schedule are set forth on Exhibit 99.6 hereto and that information is incorporated by reference herein.

Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer

The Reporting Persons have entered into a Joint Filing Agreement dated as of September 8, 2026, a copy of which is filed herewith as Exhibit 99.5.

Item 7. Material to be Filed as Exhibits.

Exhibit 99.5 Joint Filing Agreement, dated as of September 8, 2026, by and among the Reporting Persons Exhibit 99.6 Trading Data Exhibit 99.7 September Letter, dated September 7, 2026

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

STARTEEPO SICAV a.s.

Signature:	/s/ Frantisek Bostl
Name/Title:	Chief Investment Officer and Chairman of the Board
Date:	09/08/2026

Frantisek Bostl

Signature:	/s/ Frantisek Bostl
Name/Title:	Frantisek Bostl
Date:	09/08/2026

Exhibit 99.5

JOINT FILING AGREEMENT

The undersigned hereby agree to jointly prepare and file with regulatory authorities this Schedule 13D and any future amendments thereto reporting each of the undersigned's ownership of securities of Xerox Holdings Corporation, and hereby affirm that such Schedule 13D is being filed on behalf of each of the undersigned pursuant to and in accordance with the provisions of Rule 13d-1(k) under the Securities Exchange Act of 1934, as amended. The undersigned acknowledge that each shall be responsible for the timely filing of such amendments, and for the completeness and accuracy of the information concerning him or it contained therein, but shall not be responsible for the completeness and accuracy of the information concerning the other, except to the extent that he or it knows or has reason to believe that such information is inaccurate.

IN WITNESS WHEREOF, the undersigned hereby execute this agreement this 8th day of September 2026.

STARTEEPO SICAV a.s.

By: /s/ Frantisek Bostl
Name: Frantisek Bostl
Title: Chief Investment Officer and Chairman of the Board

Frantisek Bostl

By: /s/ Frantisek Bostl
Frantisek Bostl

Exhibit 99.6

Trading Data

The following table sets forth all transactions in the Common Stock effected by the Reporting Persons in respect of the shares of Common Stock since the most recent filing of the Schedule.

STARTEEPO SICAV a.s.

Trade Date	Shares	Purchase Price ($)
07.31.2026	600,000	3.0425
08.25.2026	80,000	2.925
09.03.2026	20,000	3.2002

Exhibit 99.7

STARTEEPO

September 7, 2026

The Board of Directors
Xerox Holdings Corp.
401 Merritt 7
Norwalk, CT 06851

Dear Members of the Board:

Since we first wrote to you in May, we have increased our already significant investment in Xerox Holdings Corp. to a beneficial ownership of 7.34%, including stocks and options. This action solidifies our position as one of Xerox's largest shareholders and demonstrates our deep conviction in the compelling opportunity we see to create meaningful value for shareholders.

We remain supportive of the efforts the Board and management team have taken to improve Xerox's performance and believe the Company's second quarter results demonstrate that solid progress is being made on every metric.

The operational turnaround is gaining traction, and both the top and bottom lines are growing. The Lexmark integration is well underway with synergy capture on track. Increased guidance shows management's confidence in the business, and the Company has made notable headway deleveraging its balance sheet.

By every measure, the business has improved in the past four months. Despite all this progress, however, Xerox's enterprise value, which has consistently failed to capture the Company's potential, is even lower today than when we first made our position public.

Put plainly: Xerox remains misunderstood and undervalued by the market.

The Time to Act Is Now

As a committed, long-term investor in Xerox, we believe the time is right for the Board and management to take bold action and unlock the value of a hidden gem: Xerox Financial Services (XFS).

With the right strategy in place and proper execution, **we estimate that, based on precedent transactions, the XFS business could be worth roughly $7.69 per share – more than double the current share price for the entire Company.** [1]

By our estimates, XFS, which finances customer equipment purchases, has an enterprise value of between $1.3 billion and $1.5 billion before a dollar of the core business is counted. But this considerable value is buried in the Company's financial disclosures, relegated to the balance-sheet notes and folded into the "Print and Other" reporting segment, which obscures the income earned from fees, servicing, and renewals.[1]

We outline here a multi-step process that the Board and management should pursue to enable this hidden gem in Xerox's portfolio to finally shine.

[1] STARTEEPO's estimate is based on Xerox's publicly disclosed expectations for finance receivables at year-end 2026 and applies a valuation methodology consistent with Xerox's own historical approach to valuing its financing business, including the methodology presented in Xerox's December 2022 Investor Day materials for FITTLE, the predecessor branding of XFS. STARTEEPO then benchmarked this methodology against precedent equipment-finance transactions, as described in the presentation accompanying the letter and posted to STARTEEPO's website. The resulting valuation represents STARTEEPO's estimate and is not Company guidance**.**

Uncovering Value Through Increased Transparency for XFS

We believe Xerox first needs to help investors better understand and properly value XFS by providing greater detail regarding XFS, including its receivables, funding, spread, credit performance, and return on equity.

Xerox should also clearly communicate its strategy for the book no later than its third-quarter earnings, including perspective from the CEO and CFO on the current strategy for XFS, the expected trajectory of finance receivables, and the role of the business within Xerox. Greater clarity on these matters should help reduce the uncertainty discount the market applies to these assets. These steps can be taken immediately with no transaction or execution risk.

Exploring Strategic Alternatives to Identify the Best Path for XFS

Beyond greater transparency, the Board should hire financial advisors to undertake a formal strategic review of the XFS business, evaluating all available paths to unlock value. This structured process should be Board-led, with independent advice, defined criteria, and a clear timetable.

Options to consider include, but are not limited to, a joint venture, strategic capital partnership, alternative funding structures, partial monetization, or a sale of some or all of the business.

To be clear, we have no predetermined objective in mind, and neither should the Board. The goal of evaluating alternatives is to identify the structure that maximizes long-term shareholder value, and is tested on economics, execution risk, and customer impact. We believe it is urgent to address the future of XFS well in advance of the Company's debt maturities approaching in 2028.

Transforming Captive Finance into an Industry Platform

We do believe that considerable precedent exists for an optimized capital structure, in which portfolio funding is shifted to third-party capital while Xerox retains origination, servicing, and customer relationships. Capital-light finance structures are an established practice, proven in multiple markets and industries by leading companies **such as HP, General Electric, and Siemens**.

Under such a model, Xerox would realize lower leverage, a stronger balance sheet, lower refinancing risk, and greater flexibility to act strategically without balance-sheet constraint. No longer a Xerox-focused captive finance business, an independently capitalized XFS could take on third-party portfolios and become the go-to financing platform for the wider workplace technology ecosystem.

STARTEEPO

A Clear Path to Greater Shareholder Value

While pursuing the steps we have outlined above, we encourage the Board and management team to exercise continued discipline around capital allocation and a sustained commitment to deleveraging, so that the progress already achieved is not undone.

We believe that continued deleveraging, increased transparency for XFS, and the development of a capital-light platform will together translate into higher equity value. **Ultimately, we see a deleveraged and re-rated Xerox as better able to participate in industry consolidation and command a premium valuation.**

We believe that, following the successful deleveraging of its balance sheet and re-rating, Xerox could be eventually worth up to $3.3 billion in equity value to potential suitors, representing more than $18 per share, should the Company choose to pursue additional strategic alternatives in the future.[1]

Our Commitment to Xerox

The steps we have proposed above are intended to complement – not replace – the strategy currently being executed by management. STARTEEPO is a committed shareholder with a long-term perspective. We believe that, as a Board, you can create considerable value for Xerox shareholders, and we stand ready to contribute constructively to the process of creating that value.

Additional details regarding our proposals and the value-creating opportunities we see for Xerox are available in the attached presentation. We look forward to speaking with you further about this in the weeks and months to come.

Sincerely,

Frantisek Bostl
Chairman of the Board
STARTEEPO SICAV a.s.
