New Customer Transfer Bonus Sending to Alipay Promotion

Terms and Conditions:

- To be eligible for the New Customer Transfer Bonus Sending to Alipay Promotion ("Promotion") you must redeem the respective transfer bonus offer code via the notification that linked you to these terms or enter the respective transfer bonus offer code at a "Redeem Offer" or "Apply an Offer" page when signed in to your Remitly account and successfully complete your first transfer of \$/£/€ 500 or DKK/NOK/SEK 3500 or more as more fully described in the notification that linked you to these terms (the "Minimum Spend") to an Alipay user in China during the Promotion Period (such successfully completed transfer is a "qualifying transfer").
- A transfer is considered "successfully completed" when funds are deposited into your intended recipient's Alipay mobile wallet. Transactions subject to a subsequent payment decline or chargeback are not considered "successful" transactions.
- The Promotion is available for first-time customers only and is limited to one (1) per person. Existing customers are not eligible for this Promotion.
- The Promotion begins on March 15, 2022 at 12:01 PM Pacific Standard Time and ends at 11:59 PM Pacific Standard Time on April 15, 2022 ("Promotion Period"). Remitly's server is the official clock for this Promotion. All dates are subject to change. Transfers submitted outside of the Promotion Period will not be eligible for this Promotion.
- Transfer bonus offer code conditions. After you redeem the transfer bonus offer code for this Promotion, the respective \$/£ 10, €8, or DKK/NOK/SEK 70 transfer bonus will be applied by Remitly directly to your qualifying transfer and will be available only to that transfer if it is successfully completed. Please note that your bonus amount will not count towards the Minimum Spend requirements. The transfer bonus cannot be used on subsequent transfers.
 - This Promotion has no cash value and cannot be transferred.

- Remitly reserves the right to (a) limit the number of individuals per household eligible for this Promotion; and (b) disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive. Any attempt by a customer to abuse this Promotion by using multiple/different identities, registrations, logins, and/or any other methods will void and disqualify the customer from receiving the Promotion at Remitly's sole discretion (acting reasonably).
- If you are entitled to any refund, you will not be entitled to receive any amount greater than the amount you have paid to make the money transfer.
- Your election to participate in this Promotion will render you ineligible for participation in other promotions that Remitly may run and that you may otherwise have been eligible for. Your election to participate in this Promotion is final.
- Cancellation or insufficient funding of your money transfer will render you ineligible for this promotion. The promotion will not be valid for any transaction that is cancelled either by you or by Remitly.
- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations.
- Remitly reserves the right to void any offer redemption that appears to be fraudulent, results from a fraudulent transaction, or is not compliant with [Remitly's User Agreement](https://www.remitly.com/home/agreement).
- Remitly reserves the right to cancel the Promotion at any time, with or without prior notice. Any qualifying transfer will be honored if initiated prior to the Promotion's cancellation.
- All information collected from you as part of the Promotion shall be subject to [Remitly's Privacy Policy](https://www.remitly.com/home/policy).
- Your participation in the Promotion is also governed by and subject to the terms of Remitly's [User Agreement](https://www.remitly.com/home/agreement) and other terms and notices made available on our service. For UK/EU customers, please also refer to our [Key Service Information document] (https://www.remitly.com/home/key-service-information)which provides details

about the use of the Remitly service.

- If and to the extent there is a conflict or inconsistency between those documents and these terms, these terms shall prevail to the extent of any inconsistency.
- Other fees and costs may apply to your money transfer and we recommend that you review these via our service and our [User Agreement] (https://www.remitly.com/home/agreement).
- A risk of using our services includes the fact that currencies fluctuate in a manner determined by international financial markets and which are outside our control. This means that when you make a payment to Remitly to send money in a different currency to a recipient, the amount of money that you may pay to make a money transfer on one day may be different to the amount you need to make the same payment on a different day.
- For AU customers: This Promotion is provided and operated by Remitly Australia Pty Ltd ("Remitly") and is offered only to residents of Australia.
- For CA customers: This Promotion is provided and operated by Remitly Canada, Inc ("Remitly") and is only offered to residents of Canada.
- For EU customers: This Promotion is provided and operated by Remitly Europe Limited ("Remitly") and is offered only to residents of Austria, Belgium, Denmark, Finland, France, Germany, Italy, Ireland, Netherlands, Norway, Spain and Sweden. Remitly Europe Limited, trading as Remitly, is regulated by the Central Bank of Ireland. Remitly is registered in Ireland under company number 629909. Registered address: 1st Floor, Penrose One, Penrose Dock, Cork, Ireland T23 KW81.
- For SG customers: Remitly Singapore Pte. Ltd. (UEN 201920838N) is licensed by the Monetary Authority of Singapore to provide cross-border money transfer services.
- For UK customers: This Promotion is provided and operated by Remitly U.K, Ltd ("Remitly") and is offered only to residents of the UK. Remitly is a company registered in England and Wales with company registration number 09896841. Registered address: 90 Whitfield Street, W1T 4EZ London, England,

United Kingdom. Remitly is authorised and regulated by the Financial Conduct Authority under the Payment Services Regulations 2017 (reference number 728639) for the provision of payment services. Remitly is also registered by the HMRC as a money service business (with registration number 12861136).

• For US customers: This Promotion is provided and operated by Remitly, Inc ("Remitly") and is only offered to residents of the United States of America. Remitly, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services, as a Foreign Transmittal Agency by the Massachusetts Division of Banks, and LICENSED BY THE GEORGIA DEPARTMENT OF BANKING AND FINANCE. NMLS No. 1028236.