The India Special FX Promotion

Terms and Conditions:

• To be eligible for the India Special FX promotion ("Promotion") you must sign up for Remitly via Remitly's special FX rate-branded landing page and successfully complete your first transfer to India.

• 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. This Promotion is not valid with any other offer.

• Remitly reserves the right to limit the number of individuals per household eligible for this Promotion. 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.

• The Promotion will entitle eligible customers to: make one (1) transfer of up to 4000 د.إ (the "Promotion Cap") to India at the foreign exchange rate (the "Special FX Rate") published on Remitly's Special FX branded landing page or mobile application that linked to these Terms and Conditions, as that rate was published at the time that the qualifying transaction is submitted by you.

• Special FX Rate Conditions. The Special FX Rate will be applied by Remitly directly to your qualifying transfer and cannot be used on subsequent transfers. The Special FX Rate is subject to change from time to time at Remitly's discretion. The Promotion will be valid for qualifying transfers submitted during the Promotion Period and must successfully complete to be eligible for the Special FX Rate.

• A transfer is considered "successfully completed" when funds are deposited into your intended recipient's bank account. If the transaction is not successfully completed, the Special FX Rate available at the time of initiation will not be applied to any future transfers.

• Amounts sent in excess of the Promotion Cap will sent at the FX Rate applicable to the service selected by you at the time of your transaction.

• All FX rates are subject to change from time to time at Remitly's discretion.

• Your election to participate in the 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 the Promotion is final.

• The Promotion will be valid for qualifying transfers submitted during the Promotion Period. The "Promotion Period" begins on November 24th 2025 at 10:00 AM Greenwich Mean Time and ends at 10:11 AM Greenwich Mean Time on December 30th 2026. Remitly's server is the official clock for the Promotion.

- Insufficient funding of your transfer will render you ineligible for the Promotion. The Promotion will not be valid for any otherwise qualifying transaction that is cancelled either by you or by Remitly.

- This is a limited time offer. 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. Remitly reserves the right to void the Promotion, or individual transfers, if transfers appear to be fraudulent or are not compliant with [Remitly's User Agreement](https://www.remitly.com/ae/en/home/agreement). Remitly reserves the right to disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive.

- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations. All information collected from you as part of the Promotion shall be subject to [Remitly's Privacy Policy](https://www.remitly.com/ae/en/home/policy).

- This Promotion is provided and operated by Remitly (DIFC) Limited and is offered only to residents of UAE. Remitly (DIFC) Limited is regulated by the DFSA. This marketing material is intended only for Retail Clients.