

## The Ghana FX Boost + \$ Transfer Discount Promotion

### Terms and Conditions:

- To be eligible for Canada to Ghana FX Boost + \$ Transfer Discount Promotion ("Promotion") you must sign up for Remitly through Remitly's referral-branded landing page and successfully complete your first transfer to Ghana (e.g., a "qualifying transfer").

- A transfer is considered "successfully completed" when funds are deposited into your intended recipient's bank account; are picked up by your recipient at a cash pick-up location; properly delivered to the recipient and/or deposited into the recipient's mobile wallet (as the case may be). Transactions subject to a subsequent payment decline or chargeback are not considered "successful" transactions. 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.

- **The Promotion is available for first time customers only and is limited to one (1) per customer. Existing customers are not eligible for this promotion. This Promotion is not valid with any other offer. This is a limited time 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 benefit from: (a) the application of a discount of \$ to their transfer amount; and (b) one (1) transfer of up to \$500.00 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 transfer is submitted by you.

- **Transfer Discount & Special FX Rate Conditions.** Provided you have submitted a qualifying transfer on your first transaction, Remitly will automatically apply the \$ discount to and the Special FX Rate to that transfer. The \$ Transfer Discount and Special FX Rate will be applied by Remitly directly to your qualifying transfer and will be available only to that transfer if it is successfully completed. Transfers submitted outside of the Promotion Period will not be eligible for this Promotion.

- The Special FX Rate is subject to change from time to time at Remitly's discretion.

- The Transfer Discount and Special FX Rate cannot be used on subsequent transfers. The Transfer Discount and Special FX Rate have no cash value.

- 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 29th 2023 at 12:00 AM Pacific Standard Time and ends at 11:59 PM. Pacific Standard Time on January 31st 2025. 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 transfer that is cancelled either by you or by Remitly.

- 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/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.

- 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.

- 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/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.

- 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.

- This Promotion is provided and operated by Remitly Canada, Inc ("Remitly") and is only offered to residents of Canada.