KEY SERVICE INFORMATION

What's this page about? This Key Service Information page provides important information about your use of our money transfer service, which you can agree to use by accepting our [Transaction Terms](https://www.remitly.com/gb/en/home/agreement) (also called the **Terms**). Our Terms contain full details of your and our rights and obligations relating to our money transfer service. The information on this page does not form part of the Terms and is only provided as additional information, to help you decide whether you want to send money using Remitly.

Information about our money transfer service

About Remitly. Hi! We're Remitly U.K., Ltd. (also called **Remitly**) and we hope you enjoy using our services to send money to your friends and family. We follow the rules and requirements of, and are regulated, by the Financial Conduct Authority (reference number 728639) to provide payment services, which you can find more details about below and in our Terms.

Our money transfer service. We provide a digital remittance service that aims to make the money transfer process faster, affordable and more transparent. You can send money to people you know in countries outside of the United Kingdom by following these steps:

1. Make sure we [support the country you want to send money](https://www.remitly.com/gb/en/help/article/available-countries) to

2. Download the Remitly app from the [Google Play Store](https://remitly.onelink.me/eMcS/appdownload) or the [App Store](https://remitly.onelink.me/eMcS/appdownload)

3. Agree to our [User Agreement](https://www.remitly.com/gb/en/home/agreement) and [create your Remitly account for free](https://www.remitly.com/gb/en/help/article/sign-up) (your recipient doesn't need one)

4. Gather all the details for your transfer, like how much you want to send and your recipient's information

5. Agree to our [Terms](https://www.remitly.com/gb/en/home/agreement) when you're ready to send money

6. [Send your transfer](https://www.remitly.com/gb/en/help/article/how-to-send-a-transfer)

7. We'll take care of the rest, plus we'll let you and your recipient know when the funds are delivered or ready to be picked up

Our Terms and other important documents

About our Terms. Our Terms are provided in the language available during your registration process. For example, if you register as a UK customer, the Terms will be concluded in English. The laws of England and Wales will also apply to our Terms.

How to view and agree to our Terms. You need an internet-enabled device (such as a computer, smartphone or tablet) to access and agree to the Terms. You will also need this type of device to receive and view other important notices we send you (like payment notifications) while you use our money transfer service.

Using software to view documents. To view our PDF files, we recommend installing Acrobat Reader 8.0™ or a newer version. You may already have this software on your device, but if not, you can download a free version from Adobe UK. If you use screen-reading technology that can't read PDFs, there is software available at Access Adobe that can convert them for you.

How to save the Terms. You will need to agree to the most recent version of the Terms every time you use our money transfer service. You can download and save a copy of the version you agreed to by clicking the button at the top of the Terms, which are available [here](https://www.remitly.com/gb/en/home/agreement).

Risks when using money transfers

Currency exchange rates. When you use our money transfer service, there is a risk that the value of a currency will change because of international financial markets, which we have no control over. When you use Remitly to send money in a different currency to your recipient, the amount you pay us to send to your recipient can vary from day to day. It's important to understand that the past value of a currency compared to another currency doesn't guarantee its future strength or weakness. We will let you know what exchange rate was used to make your money transfer when you submit your request, so we are transparent with the amount required to send a money transfer.

When your recipient will receive money. We will try to let you know when the money is available to your recipient, but this will depend on a variety of factors which aren't always within our control. Some of these factors are:

- the currency used and location of the recipient,
- payment networks and partners we use to transfer your money to the recipient, and

- opening hours and other requirements of the organisation that will give the money to the recipient (for example, identity checks your recipient may need to complete).

No compensation scheme. We take the security of your money very seriously and follow strict regulatory obligations to keep it safe. However, we are not legally required to be part of any government compensation scheme. This means that, in the unlikely event we can't meet our obligations to you, no compensation would be available to you under that type of scheme.

What you're responsible for

Paying us for your money transfer. When you submit a money transfer request to us, we will let you know what amount you are required to pay us and what additional fees apply. You will authorise us to collect these amounts from the payment instrument you have registered on your Remitly account (such as your bank account or debit or credit card).

Other costs. You are responsible for reimbursing us any costs we incur if your payment instrument is used illegitimately. For example, we may be charged by your bank if you try to fund a money transfer with a bank account that doesn't have enough funds. We will then pass on that charge to you. For full details of our fees and charges you will be responsible for, please read our [Terms](https://www.remitly.com/gb/en/home/agreement).

Your service providers. You may need to enter into agreements with third parties to use our money transfer service, such as with your mobile network operator and internet access provider. These service providers may charge you fees when you use our services, such as costs to access the internet, using data and receiving SMS messages on your device. You are fully responsible for paying all fees to these service providers. We will not pay any of your service provider's fees. You are also responsible for paying applicable taxes when you use our services.

How to cancel or stop using money transfers

Stopping your use of our services. If you no longer want to use our services, you can stop using them at any time. If you no longer want to be a registered customer of Remitly, you can close your profile at any time by contacting us through one of the following methods:

- [online](https://www.remitly.com/gb/en/help#contact), or
- by post to 90 Whitfield Street, London W1T 4EZ, United Kingdom, or
- by calling us at 0800 0869 992.

How to cancel a money transfer. You can cancel a money transfer at any time *before* it is completed. Please use the website, mobile application, or contact us by phone if you want to cancel a money transfer and provide us with information to help us identify the transfer you want to cancel (such as the transfer amount and location of the recipient).

How you can receive a refund. If a money transfer hasn't been completed, we will try to refund you the transfer amount plus additional fees we charged for the transfer within 3 business days of your request to cancel. However, a refund may take longer depending on the processing times of banks and other parties involved in the refund process. Please be aware that we may need to confirm with your recipient's organisation that would've provided them with the money that the transfer hasn't been completed, before we can provide you a refund. You will not be able to receive a refund once a money transfer is completed.

Still have questions?

We're here to help. If you have any questions about the information on this page, money transfers or our Terms, check out our online [Help Center](https://www.remitly.com/gb/en/help#contact). We'll be happy to help you!