The United Kingdom to Transfer Discount and Zero-fee Transaction Promotion

Terms and Conditions:

- To be eligible for **the United Kingdom** to Transfer Discount and Zero-fee Transaction promotion ("Promotion") you must sign up for Remitly via Remitly's friend referral-branded landing page and successfully complete your first transfer of £ or more to (i.e. a "qualifying transfer"). Please note that your discount amount will not count towards the minimum spend requirements.

- 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.

- **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) a zero-fee transaction at no additional cost when they send their first transfer of £ or more to .

- **Transfer Discount and Zero-fee Transaction Conditions**. Provided you have submitted a qualifying transfer on your first transaction, Remitly will automatically apply the £ discount to and not charge the transaction fee of that transfer. The £ transfer discount and zero-fee transaction 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.

- Failure to send over £ or more on your first transfer will render you ineligible for this Promotion or other promotions that may be run for first time customers.

- The transfer discount and zero-fee transaction cannot be used on subsequent transfers. The transfer discount and zero-fee transaction 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 June 15, 2019 at 9:00am GMT and ends at 11:59pm GMT on December 31, 2019. 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.

- Remitly reserves the right to cancel the Promotion at any time, with or without prior notice. Any qualifying transfer will be honored if initiated pri

- or 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 the terms of [Remitly's User Agreement](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](home/policy).

- Your participation in the Promotion is also governed by and subject to the terms of [Remitly's User Agreement](home/agreement) and other terms and notices made available on our service. Please also refer to our [Key Service Information](home/key-service-information) document 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](home/agreement).

- This Promotion is provided and operated by Remitly U.K, Ltd ("**Remitly**") and is offered only to residents of the United Kingdom. Remitly is a company registered in England and Wales with company registration number 09896841. Registered address: Park House, 116 Park Street, London, United Kingdom, W1K 6SS. 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).