Terms and Conditions:

To be eligible for the United Kingdom to Bangladesh first transfer (0 fee + special FX) and second transfer (0 fee only) promotion ("Promotion") you must: sign up for the first time via the screen which linked you to these terms and successfully complete your first transfer to Bangladesh during the promotion period (a "qualifying transfer").

For a transfer to be considered "successfully completed", the transfer must be either deposited in your intended recipient's bank account or mobile wallet, properly delivered to the recipient and/or the cash sent is picked up by the recipient at one of our partner locations (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 person. Existing customers are not eligible for this Promotion.

- 0 Fee Transfer Conditions: The two 0 fee transfers will be directly applied to your next two successfully completed transactions. 0 fee transfers do not apply to transactions made with credit cards
- Special FX Rate Conditions. The special foreign exchange rate will be applied by Remitly directly to (only) your first qualifying transfer up to £1,000 (the "Promotion Cap"). If you send below the Promotion Cap, the special foreign exchange rate will not be applied on subsequent transactions.
- This Promotion has no cash value and cannot be transferred.
- The Promotion begins on November 16th 2026 at 4:00 PM GTM and ends at 3:59 PM GTM on December 31st 2027 ("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.

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 transfer will render you ineligible for this Promotion. This Promotion will not be valid for any transfer 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/gb/en/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/gb/en/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/gb/en/home/agreement) and other terms and notices made available on our service. Please also refer to our[Key Service Information](https://www.remitly.com/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 the above-mentioned documents and these terms, these terms shall prevail to the extent of any such conflict or 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/gb/en/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.

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 W1K 6SS, 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).