# The Italy to  Transfer Discount & 0 Fee Transaction & Special FX Promotion

**Terms and Conditions:**

• To be eligible for the Italy to  Transfer Discount and 0 Fee Transaction promotion and Special FX("Promotion") you must sign up for Remitly via Remitly's applicable 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 0 Fee transaction; and (c) one (1) transfer of up to € ("Promotion Cap") to  at the foreign exchange rate (the "Special FX Rate") published on Remitly's applicable 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 at no additional cost when they send their first transfer of € or more to .

• **Transfer Bonus and 0 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 0 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.

• **Special FX Rate Conditions.**  The Special FX Rate will be applied by Remitly directly to your qualifying transfer up to the Promotion Cap. The Special FX Rate is valid for qualifying transfers submitted during the Promotion Period and must successfully complete to be eligible for the Special FX Rate. If you send below the Promotion Cap, the Special FX Rate will not be applied on subsequent 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.

- 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 0 Fee transaction cannot be used on subsequent transfers. The transfer discount and 0 Fee transaction has 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 October 28, 2019 at 9:00am GMT and ends on at . 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 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 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 Europe Limited ("**Remitly** ") and is offered only to residents of the Italy. Remitly Europe Limited, trading as Remitly, is regulated by the Central Bank of Ireland. Remitly Europe Limited is registered in Ireland under company number 629909.