Compensation Policy

Last Update: July 28, 2025

1. **Purpose**

This Compensation Policy ("**Policy**") aims to establish the framework for compensating users for losses incurred due to fraudulent (unauthorized) transactions involving the Service.

2. **Scope of Compensation and Eligibility**

This Policy applies to accounts opened with Remitly Japan, K.K. ("**Remitly**") only.

Users may request compensation from Remitly in accordance with this Policy if they incur damages as a result of any unauthorized instructions to Remitly.

We will review the content of any compensation claims submitted by users, along with the results of its investigation and any other relevant circumstances. Compensation will be provided for cases of unauthorized instructions that Remitly determines do not fall into any of the following categories:

- The user acted intentionally or with gross negligence, or failed to take reasonable steps to protect their account or device.
- The unauthorized instructions were perpetrated by a family member, someone living with the user, or any individual who gained access to the user's credentials or device with or without the user's consent (individually and collectively, a "Related Party").
- The user violated the Remitly User Agreement.
- The user provided false or misleading information in connection with the compensation claim, or the claim is deemed wholly or partially fraudulent or suspicious.
- The user benefited from the unauthorized instructions, cooperated with them, or is reasonably suspected of doing so (including cases where the user coerced a third party into committing the unauthorized instructions).
- The user submitted the claim within 180 days of a previous compensation claim.
- The user failed to report the unauthorized instructions within 30 days from the date the damage was incurred as a result of the unauthorized instructions.
- The user failed to cooperate with our investigation or did not make reasonable

efforts to identify the unauthorized party or support the investigation.

- The unauthorized instructions occurred in the context of significant social instability, such as war, riot, natural disasters, or other force majeure events.
- Any other case in which, based on appropriate investigation and available information, Remitly determines that compensation would be inappropriate.

- Compensation may be capped based on the amount of loss and individual circumstances in accordance with the User Agreement.
- If a third party (e.g., bank has already compensated the user), we may offset that amount.
- Compensation may be issued via direct reimbursement.

3. **Compensation Claim Procedure**

If you suspect unauthorized or fraudulent activity involving your use of our services, please notify us immediately. Please follow the steps below:

- **Report the Issue:** Contact our support team using the designated [reporting tool](https://survey.survicate.com/6fd09e8a24903631/?*svbep=P3A9YW5vbnltb3Vz) or *contact channel to report the suspected fraudulent activity*.

- If you notice any unauthorized withdrawals from your bank account, please contact your account bank directly.
- **Internal Review:** Upon receiving your report, our specialized fraud investigation team will review the case and initiate an investigation. You will receive a response with next steps or a request for additional information.
- **Secure Your Accounts:** While we investigate, we strongly recommend that you change your login password. Also consider changing the password for your email account that relates to the email address registered with Remitly.
- **Cancel Unauthorized Transfers:** If you identify any unauthorized funds transfers that are still in progress, attempt to cancel them through your account or notify our support team immediately.
- **File a Police Report:** File a police report with your local law enforcement agency and retain a copy for submission as part of your compensation claim, if applicable.

Failure to meet these requirements within 30 days from the date the damage was incurred as a result of unauthorized instructions may result in a denial or reduction of compensation.

4. **Contact Information for Compensation Inquiries**

For inquiries or to submit a claim, please contact us via our [Complaints Page](https://help.remitly.com/s/article/complaints-process?language=en*US), call us at (+81) 0120-673-662 or send us an email at complaint@remitly.com.*

5. **Public Disclosure of Fraudulent Transactions**

If unauthorized or otherwise illegal transactions occur—or are likely to occur—through our Services, we will promptly disclose the necessary information to help prevent further harm. Disclosure will also be made if the nature of the incident, such as the amount of loss or number of affected accounts, is deemed to have significant social impact, taking into account the circumstances of the illegal activity.

6. **Information Sharing**

Remitly may share relevant information regarding fraudulent transaction trends and user complaints with service providers, partners (including financial institution partners), regulators, law enforcement authorities (such as the police), and other governmental departments or agencies.

7. **Policy Review and Update**

This Policy may be amended or discontinued at Remitly's discretion, including in response to changes in economic conditions, amendments or repeals of laws and regulations, updates to Remitly User Agreement, or for any other reason deemed necessary by Remitly.

Any changes to or discontinuation of this Policy will be communicated through the Remitly's website or within the Remitly app.