CONSENT FOR ELECTRONIC COMMUNICATIONS (“E-SIGN AGREEMENT”)

The following disclosures are required by the federal Electronic Signatures (“E-Sign”) in Global and National Commerce Act (the “Act”). Before Remitly can open your Remitly Account (or subaccount, for an authorized user) and provide any related Services, you must acknowledge receipt of these disclosures, agree that you have read the disclosures and provide your consent to the electronic delivery of all Communications (defined below) regarding your Account (defined below) and any related products and services offered by us.

This notice contains important information that you are entitled to receive before you consent to electronic records and electronic signatures in connection with your Remitly money transfer Account and any associated products and services offered by and through Remitly Inc. (the “Products”). Please read this notice carefully and print or download a copy for your files.

This Electronic Communications Agreement (“E-Sign Agreement”) applies to all Communications related to any products and services (“Services”) offered by or through Remitly Inc, including those available through any Remitly mobile application (“Mobile App”). The Services are intended for use only by individuals or certain businesses who are willing and able to (i) receive notices and Communications from us exclusively through electronic means, to the extent allowed by law, and (ii) provide electronic signatures in connection with those Communications. If you do not agree to have us provide you with the legally-required notices and communications described herein in electronic and not paper form, then you may not open an Account with us or use the Services. Similarly, if after providing your consent to the E-Sign Agreement, you withdraw such consent, we reserve the right to terminate your Account and access to the Services as described below. “Account” means a profile set up for our Services which you access via your Mobile App or online. “Access Device” means any electronic device you use to access mobile or online services or to view electronic documents. This includes, but is not limited to: a mobile device such as a tablet computer or a smartphone. “Communication” means any customer (or authorized user) agreements or amendments, disclosures, notices, responses to claims, periodic statements, error resolution notices, privacy policies, acceptable use policy, and all other information in connection with the Services, or the Mobile App, that we are required by law to provide to you in writing. “Remitly” means Remitly, Inc. and each of its agents, authorized representatives, successors, and assigns. “You” and “your” means the person identified in your Account profile and any authorized user(s). “We”, “us” and “our” means Remitly.

Scope of Communications to Be Provided in Electronic Form. You agree that we may provide you with any Communications in electronic format, to the extent allowed by law, rather than send paper Communications to you. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the Services and any related products and services;
- This Agreement and any notices about a change in the terms of the Products, or any other terms of this Agreement;
- Privacy policies and notices;
- Error resolution notices;
- Payment authorizations and transaction receipts or confirmations;
- Responses to claims filed in connection with the Products;
- Any relevant periodic statements; and
- All other communications between us (or our service providers) and you concerning the Products and any related transactions or services.

You further give your express consent to receive, view, and electronically sign the Communications we display on any website, through any web browser, or in any software application (including the Mobile App). You agree that the Communications we send to your designated email address may include Communications displayed in the email message, attached to it or displayed when you selected links included in the message. When a Communication is electronically displayed on your computer or your mobile or handheld device, you agree that your electronic signature for the Communication may include clicking displayed buttons, selecting displayed boxes, typing your name in a designated field or otherwise selecting an electronic facsimile signature for the field, sending an email reply to a message transmitted to your designated email address, or taking other affirmative actions described when you view an electronic Communication displayed on your computer or your mobile or handheld device. Your consent for our use of electronic Communications and signatures will be effective unless you withdraw it in the manner described below.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by posting to Remitly's website, (2) by e-mail, (3) via the Mobile App or (4) by SMS text message if you have provided your consent by opting-in to receive communications via SMS text message. You will be notified when a Communication pertaining to your use of the Products is available. It is your responsibility to check these sources regularly for Communications and to review any updates to this E-sign Agreement.

How to Withdraw Consent. You may withdraw your consent to receive electronic Communications at any time by notifying us via mail at:

Remitly, Inc.
 Attention: Customer Success
 401 Union Street, Suite 1000

 Seattle, WA 98101

We reserve the right to restrict or terminate your access to the Services if you withdraw your consent to receive electronic Communications. If your Account is closed as a result, you will still owe any outstanding funds due and we will mail a refund check for any balance amount remaining in the Account to the Account owner. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this E-Sign Agreement and your Remitly profile , and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 1-888-736-4859 or by updating your contact information in the Mobile App. We are not responsible for any delay or failure in your receipt of the Communications if we send the Communications to the last email address you have provided to us.

Your use of a spam filter that blocks or re-routes emails from senders not listed in your email address book may impact your ability to receive our Communications. Therefore, you must add us to your email address book so that you will be able to receive the Communications we send to you.

To access the Services and electronic documents on a mobile device, you will need:

- A mobile device running IOS version 8.0 or higher or Android version 4.1 or higher;
- The ability to view and retain Portable Document Format (PDF) files;
- Access to an active email account with an email service provider; and
- Either a printer, hard drive, or other storage device.

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing to use the Products and related services after receiving notice of the change is the reaffirmation of your consent to this E-Sign Agreement and representation that you have the hardware, software, email address, and capabilities described above.

Request for Paper Communications.

After you have consented to receive Communications electronically if you would like to receive a paper copy of a Communication we previously made available to you, you may request a copy by contacting us at ATTN: Customer Service 401 Union Street, Suite 1000, Seattle, WA 98101\. We will send your paper copy to you by U.S. mail. A paper copy of the requested Communications will be provided at no charge. A request for a paper copy of any Communication will not be considered a withdrawal of your consent to receive Communications electronically.

Communications in Writing. You accept electronic Communications provided by us as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you “in writing” or in a form that you may keep.

Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Consent. By clicking or checking the box in-app or online, you adopt the check or mark as your electronic signature and you acknowledge receipt of the E-Sign Agreement and further acknowledge that you have read the E-Sign Agreement; you affirmatively consent to the electronic receipt of any and all Communications in connection with your use the Products and any related services and confirm that you are able to receive and review Electronic Communications in the manner we have described above. You further agree that your Access Device satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.

Last update: November 8, 2024