The India Special FX Promotion

Terms and Conditions:

- To be eligible for the India Special FX promotion ("Promotion") you must sign up for Remitly via Remitly's special FX rate-branded landing page and successfully complete your first transfer to India.

- **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.**

- 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: make one (1) transfer to India at the foreign exchange rate (the "Special FX Rate") published on Remitly's Special FX branded landing page or mobile application that linked to these Terms and Conditions for up to $800 (the "Promotion Cap").

- **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.

- A transfer is considered "successfully completed" when funds are deposited into your intended recipient's bank account. If the transaction is not successfully completed, the Special FX Rate available at the time of initiation will not be applied to any future transfers.

- Amounts sent in excess of the Promotion Cap will be 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.** The Special FX rate has no cash value and cannot be transferred.

- 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 begins on October 28th 2025 at 12:00 AM Pacific Standard Time and ends at 11:59 PM Pacific Standard Time on December 31st 2027. Remitly's server is the official clock for the Promotion. All dates are subject to change. Transfers submitted outside of the Promotion Period will not be eligible for this 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.

- This is a limited time offer. Remitly reserves the right to suspend, change or

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 [Remitly's User Agreement](https://www.remitly.com/nz/en/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. Please be aware that foreign currency exchange rates are subject to change.

- 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](https://www.remitly.com/nz/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/nz/en/home/agreement) and other terms and notices made available on our 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](https://www.remitly.com/nz/en/home/agreement).

- This Promotion is provided and operated by Remitly Europe Limited ("Remitly") and is offered only to residents of India. Remitly Europe Limited, trading as Remitly, is regulated by the Central Bank of Ireland. Remitly Europe Limited is a limited liability company registered in Ireland (company registration number 629909). Registered Office: 5 George's Dock, Offices 1.10 and 1.11, Dublin 1, D01 X8N7, Ireland.