REMITLY STABLECOIN PAYOUT TERMS AND CONDITIONS

These Remitly Stablecoin Payout Terms and Conditions (the **Stablecoin Payout Agreement**) forms a legally binding contract between you (the Remitly Account holder and user of the Service) and Remitly, Inc. (**Remitly**, **we**, **us**). This Stablecoin Payout Agreement governs the use of Remitly's cryptocurrency services offered to Remitly Account users. It applies to Remitly Stablecoin Payout Services (defined below) only. Your use of the Stablecoin Payout Services is subject to this Agreement, in addition to the terms of the [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement), [Privacy Policy](https://www.remitly.com/us/en/home/policy), [E-Sign Disclosure and Consent,](https://www.remitly.com/us/en/home/esign) and [Cookie Policy](https://www.remitly.com/us/en/home/cookies), and other applicable agreements between you and Remitly, Inc., as well as agreements between you and our Crypto Services Partner(s).

TO FACILITATE THE STABLECOIN PAYOUT SERVICE, REMITLY WILL PROVIDE DOMESTIC MONEY TRANSFERS FROM OUR CUSTOMERS TO A LICENSED PARTNER (" **CRYPTO SERVICES PARTNER**") WHO WILL PROVIDE THE APPLICABLE CONVERSION TO STABLECOIN, CUSTODY OF THE STABLECOIN, AND TRANSMISSION OF THE STABLECOIN TO THE STABLECOIN WALLET DESIGNATED BY YOU, PURSUANT TO (I) TERMS OF SERVICE BETWEEN THE CRYPTO SERVICES PARTNER AND YOU, AND (II) THE CRYPTO SERVICES PARTNER'S MONEY TRANSMITTER LICENSES, VIRTUAL ASSET SERVICE PROVIDER LICENSES, OR THE STATUTORY EQUIVALENT IN STATE OR COUNTRY IN WHICH THE STABLECOIN PAYOUT SERVICE IS AVAILABLE. REVIEW THE CRYPTO SERVICES PROVIDER'S TERMS FOR IMPORTANT INFORMATION AND RISK DISCLOSURES.

1. ABOUT THIS STABLECOIN PAYOUT AGREEMENT

1. Do not use the Stablecoin Payout Services if you cannot agree to something in this Stablecoin Payout Agreement. If you don't understand something or want more information, please take a look at the information on our website or Mobile App or contact us at **1-844-604-0924**.

2. By using the Stablecoin Payout Services, you acknowledge that you have carefully read, understood, and agree to be bound by this Stablecoin Payout Agreement. Your use of the Stablecoin Payout Services is subject to the [Agreement to Arbitrate](https://www.remitly.com/us/en/home/agreement) on an individual basis that governs your Remitly Account. Review the [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement) for important disclaimers, limited warranties and remedies, indemnity, and limitation of liability that apply to the Services (including Stablecoin Payout Services). You also agree to comply with the following additional policies:

- [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement)
- [Privacy Policy](https://www.remitly.com/us/en/home/policy)
- [E-Sign Disclosure and Consent](https://www.remitly.com/us/en/home/esign)
- [Cookie Policy](https://www.remitly.com/us/en/home/cookies)
- Other applicable agreements between you and Remitly, Inc.
- Agreements between you and our Crypto Services Partner(s).

3. Defined terms. Capitalized terms in this Stablecoin Payout Agreement have a specific meaning. Unless otherwise defined in the User Agreement, the definition of capitalized terms is explained in this Stablecoin Payout Agreement and the defined term will show in bold.

2. STABLECOIN PAYOUT SERVICES

1. Stablecoin Payout Services. Remitly provides a service whereby you may send fiat currency to a Crypto Services Partner to be converted to Supported Stablecoin and sent to third-party recipients by Crypto Services Partner as described below (the "**Stablecoin Payout Services**"). Stablecoin Payout Services constitute part of **The Service** as defined in the Remitly User Agreement.

2. Crypto Services Partner(s). All stablecoin conversion, transfer, and custody services for the Stablecoin Payout Services are performed for us by a partner listed in this Section of the Agreement or other appropriately licensed or otherwise authorized provider of cryptocurrency services (each, a "**Crypto Services Partner**"). We are not responsible for your use of our Crypto Services Partner(s) services which is subject to the Crypto Services Partner's user agreement and privacy policy; however, we may provide to you through the Remitly App certain disclosures, transaction receipts, or other items related to your transactions with our Crypto Services Partner(s). Our current Crypto Services Partners include:

Bridge, a Stripe Company:

- [Bridge's Terms of Use](https://www.bridge.xyz/legal/us-terms/bridge-building-inc)
- [Bridge's Privacy Policy](https://www.bridge.xyz/legal/us-privacy-policy/bridge-building-inc)

3. Supported Stablecoin. Stablecoins are a special type of cryptocurrency that can be redeemed at face value for government-issued money ("**Fiat Currency**"). Remitly offers Stablecoin Payout Services denominated in the stablecoins that are listed in your Remitly App, which are supported by our Crypto Services Partner(s) (**"Supported Stablecoin"**). Remitly, or our Crypto Services Partner(s), may discontinue support of a Supported Stablecoin due to changes in the characteristics or

regulatory classification of the stablecoin, its issuer, or for any other reason at any time.

3. GENERAL REQUIREMENTS FOR STABLECOIN PAYOUT SERVICES

1. No business purposes. The Stablecoin Payout Services are only available for personal or household use, and not for any business or professional purpose. You must not use the Stablecoin Payout Services for any business-related purposes, otherwise we may prohibit you from continuing to use the Stablecoin Payout Services without notice and without any further responsibility to you.

2. Information you share. All information you provide us must be accurate, complete and up-to-date. This also means you must notify us and update your Profile if your information changes in the future. If you move outside of the United States, you may need to accept a different Remitly User Agreement for your new location and some of the Stablecoin Payout Services may not be available.

3. Availability. Stablecoin Payout Services are not available in all states. Eligibility and availability are subject to applicable law and may vary by state. Please review our Crypto Services Partner(s) terms and conditions for state-specific disclosures.

4. Restricted persons and territories. By law, Remitly and/or our Crypto Services Partners cannot provide the Stablecoin Payout Services to certain countries (" **Restricted Locations**") and to certain individuals, namely sanctioned persons identified by the U.S. Department of the Treasury's Office of Foreign Assets Control Specially Designated Nationals and Blocked Persons ("SDN"). We can add or remove Restricted Locations from the list at any time without notifying you. We also comply with all U.S. sanctions laws. You must not use the Stablecoin Payout Services if you are located in, or want to send money to, a region where we are unable to provide the Stablecoin Payout Services or if you or your recipient are a SDN. For more information about this, please see the Specially Designated Nationals and Blocked Persons list and all other sanctions lists administered by [OFAC on its website](https://sanctionssearch.ofac.treas.gov/).

4. USING STABLECOIN PAYOUT SERVICES SAFELY

1. REVIEW YOUR [REMITLY USER AGREEMENT](https://www.remitly.com/us/en/home/agreement) FOR THE WAYS AND REQUIREMENTS TO KEEP YOUR USE OF OUR SERVICES SECURE.

2. Services Availability. We do not guarantee that the Stablecoin Payout Services will always be available or be uninterrupted. We have the right to suspend, withdraw, discontinue or change all or any part of our service without notice. We will not be liable to you if for any reason the Stablecoin Payout Services are unavailable (in whole or in part) at any time or for any period. You are responsible for making all arrangements necessary for you to have access to the Stablecoin Payout Services (including all hardware and telecommunications services). We may need to suspend access to the Stablecoin Payout Services to:

1. Deal with technical problems or make technical changes;

2. Update the Stablecoin Payout Services to reflect changes in laws or regulatory requirements, or the requirements of a Crypto Services Partner or other third-party service provider or financial institution;

3. Make other changes to the Stablecoin Payout Services which we have notified you about; or

4. Carry out maintenance, which we will try to notify you about in advance if it may impact services.

We are not responsible for any financial losses you may suffer if the Stablecoin Payout Services are unavailable because of these reasons, or for any reasons that we cannot reasonably control.

3. Prohibited activities. In addition to the other "Prohibited Activities" identified in your [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement), you must not engage in the following "Restricted Activities":

1. Breach this Stablecoin Payout Agreement;

2. Use what we reasonably believe to be fraudulent funds in order to send a Stablecoin Payout;

3. Initiate any transaction that is not intended to be completed, or is intended to abuse, manipulate, mislead or default other participants in the transaction;

4. Send a Stablecoin Payout for any unlawful purpose or in relation to any unlawful activity, including in violation of any applicable sanctions regime, to a Restricted Location, or to a SDN;

5. Engage in any activity that attempts or operates to defraud us, our Crypto Services Partner(s), or any other person; or

6. Control an account that is linked to another account that has engaged in any of these Prohibited Activities.

4. If we determine that you are, or may have engaged in any activities that violate this section or any part of this Stablecoin Payout Agreement, or any other agreement you enter with us, we may (but are not obligated to) take any of the following actions:

1. Delay, reverse, cancel, decline, or refuse to process a Stablecoin Payout and/or amend the Payout information (or take such similar action via our Crypto Services Partner(s) or other payment Services Providers);

2. Close, limit, and/or close or suspend your Remitly Account temporarily or permanently;

3. Edit, modify, or refuse to post any content and/or refuse to carry out any payment instruction or data transfer associated with any Prohibited Activity;

4. Report the Payout and any other relevant information about you and your use of the Stablecoin Payout Services to our Crypto Services Partner(s), a regulator, the police or other law enforcement agency, and/or government department or agency;

5. Refuse to provide the Stablecoin Payout Services to you in the future; and/or

6. Take legal action against you.

5. MAKING A STABLECOIN PAYOUT

1. Sending a Stablecoin Payout. You can use your Remitly Account to send Supported Stablecoin to another digital asset wallet you control or to someone you know, such as a friend or family member. You will to need to:

6. Select the amount and the Supported Stablecoin you would like to transfer;

7. Select the blockchain of the recipient's wallet;

8. Provide the wallet address where you want to transfer the Supported Stablecoin – You will need to use the correct destination wallet address for the type of Supported Stablecoin being sent. There are different wallet addresses for each type of Supported Stablecoin. For example, if you are sending USDC, you must (1) select the USDC Supported Blockchain that you wish to utilize and (2) use a destination wallet address designated for that USDC Supported Blockchain;

9. Provide information about yourself and your recipient; and

10. Carefully verify that you have provided the correct destination wallet information to us prior to submitting your external transfer.

PROVIDING THE INCORRECT RECIPIENT INFORMATION (FOR EXAMPLE, DESTINATION WALLET ADDRESS, NAME, OR USERNAME) WILL RESULT IN YOUR TRANSACTION NOT BEING DELIVERED TO YOUR INTENDED RECIPIENT AND BEING IRRETRIEVABLY LOST. YOU ARE SOLELY RESPONSIBLE FOR PROVIDING CORRECT TRANSACTION DETAILS, INCLUDING RECIPIENT INFORMATION, TO US. WE ARE NOT RESPONSIBLE OR LIABLE FOR ANY LOSSES YOU MAY INCUR AS A RESULT OF YOU PROVIDING INCORRECT TRANSACTION DETAILS.

2. Once you initiate your transfer and agree to our Crypto Services Partner(s) terms and conditions, Remitly will process your funds and transfer the fiat currency to our Crypto Services Partner.

3. Once you submit your transfer, the transfer will remain unconfirmed and pending until the cryptocurrency network confirms the transfer. Even when a transfer is unconfirmed and pending, the transfer is irreversible. Remitly and our Crypto Services Partner(s) do not own or control the cryptocurrency networks, and we make no guarantee that the transfer will be confirmed by the network. At the time your

transaction is reflected as “confirmed” by our Crypto Services Partner, your recipient’s wallet provider may still require additional confirmations by the cryptocurrency network before reflecting the transfer.

4. Transaction Limits. From time to time, we may, in our discretion, impose limits on the amount of Supported Stablecoin you can send which may include limits on the cash value or number of transactions in which you can engage over particular periods of time**.** We may change these limits for safety, security or other lawful reasons. You can view your current limits on your Remitly App.

5. Taxes. You agree to comply with applicable tax laws when using the Stablecoin Payout Services, including any reporting obligations, and paying tax liabilities incurred as a result of your use of the Stablecoin Payout Services.

6. Fees. You may be charged a stablecoin payout fee when you send a stablecoin payout. View the current fee on your Remitly App.

7. You are responsible for Service Provider fees. Our Crypto Services Provider(s) will not charge you additional fees. However, your financial institution or your recipient’s crypto custodian may charge you or your recipient additional fees when you use the Stablecoin Payout Services. For example, some credit card issuers may charge you additional fees and interest because they treat using your credit card for some of the Stablecoin Payout Services as a “cash advance”. Other fees for which we are not responsible include third-party fees, such as charges imposed by your financial institution or bank for overdraft, non-sufficient funds, or ATM withdrawals. You are solely responsible for all fees charged by your financial institution or your recipient’s crypto custodian in connection with your use of the Stablecoin Payout Services.

11. DURATION AND ENDING THIS AGREEMENT

1. Duration of this Agreement. This Stablecoin Payout Agreement starts when you accept the electronic version of this Stablecoin Payout Agreement or begin using the Stablecoin Payout Services (such as when you initiate a Stablecoin Payout transfer on our Mobile App). In either case, that is the **Start Date**. This Stablecoin Payout Agreement will continue until it is terminated by you or us. There is no minimum period for how long this Agreement will continue.

2. How to end this Agreement for any reason. You can terminate this Stablecoin Payout Agreement at any time and for any reason by contacting us by telephone at **1-844-604-0924** or by chat and closing your Remitly Account,

We can also terminate this Stablecoin Payout Agreement at any time and for any reason by giving you at least 15 days’ notice. We can terminate this Agreement and close your Remitly Wallet immediately if you violate these terms or any of our policies, including our restricted activities.

3. What happens when this Stablecoin Payout Agreement ends. When this Agreement ends:

12. You must immediately stop using the Stablecoin Payout Services;

13. You are still responsible for paying us any and all fees owed to us before the Agreement ended;

14. All licenses provided to you under this Agreement will immediately end;

15. We can delete all of your information and Remitly Wallet data that we stored for your use of the Stablecoin Payout Services (except if we are required by law to retain it for a certain amount of time); and

16. We are not liable to you or any third party for any issues arising from your inability to access the Stablecoin Payout Services or for deleting your information or Remitly Wallet data.

4. Terms that will still apply. Any sections of this Stablecoin Payout Agreement that are necessary to enforce the purpose of this Agreement after it has ended, will continue to remain in effect after this Stablecoin Payout Agreement ends.

17. CHANGES TO THE STABLECOIN PAYOUT SERVICES OR THIS AGREEMENT

1. Changes to the Stablecoin Payout Services. We might offer new services or updates to existing services, for reasons such as maintenance, resolving security threats, new help content, bug fixes, upgrades or other General Changes (defined below) to the Stablecoin Payout Services. We may also require you to update digital content (like our Mobile App), but any updates will match the description we provided you when you initially used it. This Stablecoin Payout Agreement applies to all additional services described in this section, but we may also inform you of additional terms and conditions that will apply when we make those services available.

2. General Changes to this Stablecoin Payout Agreement. Remitly reserves the right, at our sole discretion, to modify this Stablecoin Payout Agreement or any of the Policies listed in this Stablecoin Payout Agreement, including changing, adding, or removing portions of this Stablecoin Payout Agreement, at any time. We will provide you with 30-days' notice if our changes reduce your rights or increase your responsibilities under this Stablecoin Payout Agreement. By continuing to use the Service after any changes to this Stablecoin Payout Agreement become effective, you agree and accept the changes. You can review the most current version of the Stablecoin Payout Agreement at any time on our website. You agree that you shall not modify this Stablecoin Payout Agreement and acknowledge that any attempts by you to modify this Stablecoin Payout Agreement shall be void.

18. LIABILITY FOR UNAUTHORIZED TRANSACTIONS

1. You may be protected from liability for unauthorized transactions related to transfers from Remitly to our Crypto Services Partner(s). \[8\] \[9\] **REMITLY IS NOT RESPONSIBLE FOR ERRORS OR UNAUTHORIZED ACTIVITY THAT OCCURS BETWEEN YOU AND OUR CRYPTO SERVICES PARTNER(S).** To protect yourself from unauthorized activity, you should regularly log into your Remitly Account and review

your transactions. All transaction information will be available in the Mobile App. We will notify you of each transaction through the Mobile App. You must have one available means of communication selected to use the Mobile App. Please review these transaction notifications to ensure that you authorized each transaction and that it was accurately completed.

2. What is an Unauthorized Transaction. An **Unauthorized Transaction** occurs when money is sent from your account that you did not authorize and that did not benefit you. For example, if someone steals or fraudulently obtains your Security Credentials, uses the Security Credentials to access your account, and initiates a Stablecoin Payout, an Unauthorized Transaction has occurred.

3. What is not considered an Unauthorized Transaction. It is not an Unauthorized Transaction if you grant authority to someone to use your account (by giving them your login information) and they use your account without your knowledge or permission, or otherwise exceed the authority you gave them. You are responsible for transactions made in this situation unless you have previously notified Remitly that you no longer authorize transfers by that individual.

4. Reporting an Unauthorized Transaction. If you believe your login information has been lost or stolen, please contact Remitly Customer Support *immediately* by the Mobile App or call **1-844-604-0924**\[10\] or write: Remitly, Inc., Attn: Disputes, Remitly, Inc., 401 Union Street, Suite 1000, Seattle, WA 98101\.

19. ERRORS AND ERROR RESOLUTION; OUR LIABILITY

1. Error Resolution. An **Error** means the following:

20. An Unauthorized Transaction.

21. An incorrect amount is transferred to our Crypto Services Partner through our Stablecoin Payout Services.

22. We make a computational or mathematical error related to a Stablecoin Payout transfer.

23. You request receipt or account statement documents that we are required to provide to you.

24. You request additional information or clarification concerning a Stablecoin Payout transfer, including a request you make to determine whether an error has occurred.

25. You request documentation or other information, unless the request is for a duplicate copy for tax or other record-keeping purposes.

2. What is not considered an Error. The following are not considered Errors:

26. If you give someone access to your Remitly Account (by giving them your login information and Security Credentials) and they use your Remitly Account to make

a Stablecoin Payout transfer without your knowledge or permission. You are responsible for transactions made in this situation.

27. Invalidation and reversal of a payment as a result of a refund, reversal, and chargeback.

28. Routine inquiries about the Stablecoin Payout Services.

29. Requests for duplicate documentation or other information for tax or other recordkeeping purposes.

3. In case of issues or questions about your crypto transfers. Reach out to us by chat, call us at **1-844-604-0924**, or write to us at Remitly, Inc., Attn: Disputes, 401 Union Street, Suite 1000, Seattle, WA 98101\.

Please tell us as soon as you can, if you think your account statement or receipt is wrong or if you need more information about a transfer listed on the account statement or receipt. You will have better protection if you tell us no later than 60 days after we make the first account statement available to you in the Mobile App on which the problem or error appeared. **Here is the information that we need from you:**

30. Tell us your name and account number (if any).

31. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

32. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your error or question in writing within 10 Business Days.

We will determine whether an error occurred within 10 Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will give what is known as provisional credit to your account within 10 Business Days for the amount you think is in error. You will be able to use this money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not credit your Wallet Account.

For errors involving new accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, instead of 10 Business Days, we may take up to 20 Business Days to credit your account for the amount you think is in error.

We will tell you the results within 3 Business Days after completing our investigation. If we decide that there was no error, we will send you a written

explanation. You may ask for copies of the documents that we used in our investigation, and we will provide them to you.

33. REVERSALS, CANCELLATIONS, AND REFUNDS

1. You cannot reverse, cancel or change any transaction once it has been authorized. If your payment method has insufficient funds, you reverse the payment transaction, or we otherwise do not receive payment for your transaction, you authorize us, in our sole discretion, to take any of the actions permitted in the Remitly User Agreement.

2. We also reserve the right to not process, to cancel or, to the extent possible, to reverse a transaction, if (i) we believe that the transaction relates to any Restricted Activities, (ii) we have placed a hold or limitation on your Remitly Account, (iii) we believe the transaction involves transmittal to a Restricted Location or SDN, money laundering, terrorist financing, fraud or any other type of crime or (iv) in response to a subpoena, court order, or other government order, or (v) we believe, in our sole discretion, processing the transaction would expose us, our Crypto Services Partner(s), or our customers to excessive risk. In such instances, regardless of the reason we have blocked, cancelled or reversed your transaction and regardless of the reason we have lifted or reversed that restriction, we do not guarantee you will be able to reinitiate your transaction at the same price or on the same terms as the transaction that we did not process, or that was cancelled or reversed.

34. NO TAX OR INVESTMENT ADVICE

1. Neither we nor our service providers (including, without limitation, our Crypto Service Provider(s)) provide investment or tax advice to you. You are solely responsible for all decisions to buy, sell, send or receive Crypto Assets through, including understanding any tax obligations that you may incur. Our sole responsibility is to execute transactions based on your instructions as described in this Stablecoin Payout Agreement**.**

35. GOVERNING LAW

1. For disputes over the meaning of this Agreement, other than the terms of Remitly User Agreement Dispute Resolution And Agreement To Arbitrate (Section 19), you and Remitly agree that this Agreement shall be governed by, and all Claims resolved in accordance with the laws of Washington, except that body of law governing conflicts of laws, and all activities performed in connection with the Service shall be deemed to have been performed in Washington.

36. OTHER PROVISIONS

1. No Waiver. The failure of Remitly to exercise or enforce any right or provision of the Stablecoin Payout Agreement shall not constitute a waiver of such

right or provision. If any provision of the Stablecoin Payout Agreement is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless agree that the arbitrator or court should endeavor to give appropriately valid effect to the intention of the Stablecoin Payout Agreement as reflected in the provision, and the other provisions of the Stablecoin Payout Agreement shall remain in full force and effect.

2. Force Majeure. We shall not be liable for any failure or delay in the performance of the Stablecoin Payout Services to the extent such failure or delay is caused by matters beyond our reasonable control, including, without limitation: changes in applicable laws; closure or unavailability of required physical and network infrastructure; sovereign default; power or internet failure; civil unrest; war; and earthquake, fire, flood, or other natural disasters.

3. Other Terms. This Stablecoin Payout Agreement may be supplemented by terms applicable to other promotions, our Referral Program, services offered through your Mobile App, and other terms applicable to you based upon your use of the Remitly Services. These terms are incorporated into this Stablecoin Payout Agreement by reference. To the extent that any of these terms are determined to conflict with this Stablecoin Payout Agreement, this Stablecoin Payout Agreement shall control with respect to the Stablecoin Payout Services.

4. Unclaimed Property. If your Remitly Account is inactive for an extended period of time it may be deemed “unclaimed” or “abandoned” under applicable law. If this occurs, we will provide you with notice as required by applicable law. If funds still remain in your Remitly Wallet, we will escheat such funds as required by applicable law.

5. Assignment. This Stablecoin Payout Agreement, and any rights and licenses granted hereunder, may not be transferred or assigned by you and any attempted transfer or assignment will be null and void.

Effective Date: August 25, 2025