REMITLY CARD MONTHLY PLAN AGREEMENT

Last Updated: September 11, 2026

Welcome to Remitly Card, provided by Remitly, Inc. (“Remitly”, “we”, “our”, “us”). Remitly's mission is to transform lives with trusted financial services that transcend borders. The Remitly Card monthly plan brings that mission to life by offering access to financial services and benefits designed to complement and enhance your use of Remitly for sending money.

Remitly offers the Remitly Card Program (“Remitly Card Program” or “Program”) through one or more plans. This Remitly Card Monthly Plan Agreement (this "Agreement") governs the monthly subscription plan (“Monthly Plan”). Access to the Remitly Card Program and the benefits in this Agreement is conditioned on your enrollment in the Monthly Plan.

By enrolling in the Program, using any Program benefit, or taking any other action consistent with acceptance of this Agreement, you acknowledge that you have read, understand, and agree to be bound by this Agreement and all other agreements incorporated by reference. Once you accept the electronic version of this Agreement, this Agreement becomes legally binding on you. If you do not agree to this Agreement, do not enroll in the Monthly Plan or use the Program. If you don't understand something or want more information, please take a look at the information on our website or mobile application (“Mobile App”), chat with us in the Mobile App, or contact us at 1-844-604-0924.

PLEASE READ THIS AGREEMENT CAREFULLY. THIS AGREEMENT INCLUDES, AMONG OTHER THINGS, A BINDING ARBITRATION PROVISION, A CLASS ACTION WAIVER, AND A WAIVER OF YOUR RIGHT TO A JURY TRIAL, THAT AFFECT YOUR RIGHTS WITH RESPECT TO DISPUTES YOU MAY HAVE WITH REMITLY AND ANY RELATED PARTIES. PLEASE CAREFULLY REVIEW SECTION 12 BELOW. THE TERMS OF THIS AGREEMENT ARE LEGALLY BINDING.

1. ABOUT THIS AGREEMENT

1.1 **About Us**

We are Remitly, Inc., a Delaware corporation with headquarters at 401 Union Street, Suite 1000, Seattle, WA 98101.

1.2 **About You**

When we say "you" and "your" in this Agreement, that means you as the enrolled member and user of the Program.

1.3 **Other Agreements You Must Accept**

To access the Program, you are required to accept our: (i) [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement), (ii) [Privacy Policy](https://www.remitly.com/us/en/home/policy), (iii) [Cookie Policy](https://www.remitly.com/us/en/home/cookies), and (iv) [E-Sign Agreement](https://www.remitly.com/us/en/home/esign). Please make sure that you read and understand our other terms that apply to your use of the Program.

To access the Program, you are also required to accept the product-specific agreements governing the use of certain products made available under the Monthly Plan. Such agreements are between you and the entities offering those particular products. The product-specific agreement terms are set forth in Section 2.4 below. In the event of any conflict between this Agreement and any product-specific agreement with respect to the subject matter of that product, the product-specific agreement shall control. This Agreement governs the overall structure, administration, and terms of the Program and Monthly Plan.

1.4 **Defined terms.**

Capitalized terms in this Agreement have a specific meaning. Their definition is explained in this Agreement. Any undefined capitalized terms in this Agreement are defined in the [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement).

2. About the Remitly Card Program and Monthly Plan

2.1 **The Remitly Card Program**

The Remitly Card Program is a program that brings together financial tools, products, and benefits to meet the unique needs of Remitly customers. The Program is Remitly's way of giving its most engaged customers an integrated financial experience that goes beyond the send.

Enrollment in the Remitly Card Program is entirely optional. Your ability to send money through Remitly's core remittance services does not depend on your enrollment in this Program.

2.2 **The Monthly Plan**

You must enroll in the Monthly Plan to access the Remitly Card Program and the Monthly Plan benefits. The Monthly Plan is a paid monthly subscription designed for customers that want to elevate their use of Remitly. The benefits provided under the Monthly Plan are set forth in Section 2.4. The Remitly Card Program may be offered under different plans; such alternative plans may not include the same benefits provided in the Monthly Plan.

2.3 **The Subscription Fee**

The Subscription Fee is the monthly cost of enrollment and active membership in the Monthly Plan. The Subscription Fee amount is the monthly plan cost disclosed to you at the time of enrollment, or if the fee is modified since enrollment, the fee displayed in the Card home in your Mobile App. From time to time, we may offer promotions or discounts to the Subscription Fee. The Subscription Fee is charged by Remitly for integrating the various benefits and rewards in and through the Remitly platforms, allowing Remitly customers to send and spend more across borders; it is not compensation to Remitly for arranging, brokering, procuring, or providing access to any loan or other product on your behalf.

The Subscription Fee will automatically renew on the same day each month unless and until you cancel your Monthly Plan membership. See Section 5 for more details.

2.4 **Benefits and Rewards Provided Under the Monthly Plan**

The Monthly Plan provides the following benefits:

- **Remitly Wallet**. This is an account that allows you to store value as shown online or in our Mobile App. The Remitly Wallet is powered by Stripe. See terms and conditions at [Wallet Terms of Service](http://stripe.com/legal/remitly-wallet-tos).
- **Remitly Debit Card**. The global use Remitly Debit Card is issued by Lead Bank pursuant to licensing by Visa® U.S.A. Inc. See terms and conditions at [Remitly Debit Card Issued by Lead Bank Cardholder Agreement](http://stripe.com/legal/remitly-debit-cardholder-agmt) and [Stripe Issuing Terms of Service](http://stripe.com/legal/remitly-stripe-issuing-tos).

- **Remitly Pay Later**. This is an open end line of credit issued by Coastal Community Bank, Member FDIC. Remitly or its affiliates service Pay Later on behalf of Coastal Community Bank. See terms and conditions at [Coastal Community Bank Loan Agreement](https://www.remitly.com/us/en/home/pay-later-loan-agreement).
- **Rewards**. We anticipate adding more benefits. Currently, the Monthly Plan includes access to:
    - **1% Rewards**: When you sign-up for auto-pay on your Remitly Pay Later account, and make a timely repayment of your full outstanding balance in accordance with the Remitly Pay Later terms, we will provide you a reward of 1% of your repayment amount, up to $5 per month. Any rewards that you accrue for timely repayment will be available to use after your next Subscription Fee payment. Available rewards will then be automatically applied as a discount on your next remittance transfer. An active Monthly Plan membership is required to use any accrued reward.

Rewards are not cash, are not redeemable for cash, have no monetary value outside the Program, are not transferable, and do not constitute a deposit or stored value. If you are no longer an active Monthly Plan member, any unused rewards may expire within 30 days of the date your membership ends.

3. Eligibility & Enrollment

3.1 **Eligibility**

To be eligible for the Program, you must:

- Be a registered Remitly customer with a verified Remitly Account in good standing;
- Be at least 18 years of age (or the age of majority in your state, if higher);
- Reside in a state in the United States where the Monthly Plan is available. The Monthly Plan is currently not available in the following states: Colorado, Connecticut, Georgia, Illinois, Iowa, Maine, Maryland, Massachusetts, Minnesota, Nevada, New Mexico, Oregon, West Virginia, Wyoming or a U.S. Territory.
- Repay and close any outstanding balance on your [Remitly Flex](https://www.remitly.com/us/en/home/remitly-flex-user-agreement) account.
- Accept this Agreement and all other required agreements, including any product-specific agreements.
- Satisfy any additional eligibility or underwriting requirements required by our third-party partners offering the Remitly Wallet, Remitly Debit Card, and Remitly Pay Later products. This includes any underwriting, identity verification, or other criteria established by our partners and set forth in the applicable product agreements.

3.2 **How to Enroll**

To enroll, you must receive an invitation from Remitly to join the Program. Once you receive an invitation, you may enroll in the Program through the Mobile App or website by reviewing and accepting any required terms and agreements (including any product-specific terms), paying the required Subscription Fee, and indicating your affirmative consent to enroll in the Monthly Plan.

4. Electronic Payment Authorization

4.1 Electronic Payment Authorization

By affirmatively selecting to enroll in the Monthly Plan, you have pre-authorized Remitly to make a recurring payment for your Subscription Fee unless and until you cancel your membership. You authorize Remitly to electronically debit the Subscription Fee from the debit card or other payment method you have provided to Remitly. You further consent to Remitly storing that payment information on file for payment of the Subscription Fee and to carry out any other action that we or our third-party service providers may reasonably require for you to access and use the Monthly Plan benefits.

Your monthly Subscription Fee payment will be electronically debited from your chosen payment method as follows:

- **Amount**: Amount of your monthly Subscription Fee for the Monthly Plan, as shown in the Mobile App.
- **Frequency**: Monthly, automatically.
- **Date**: Once per month on the date disclosed in the Mobile App in the Remitly Card Plan Details. Your billing cycle begins on the date you first enroll and recurs on the same calendar day each month.
- **Payment Method**: The debit card or other authorized payment method you provided to Remitly at the time of enrollment, or any subsequent payment method you designate.
- **Cancellations**: You can cancel your Monthly Plan at any time in the Mobile App. Cancellation requests must occur at least one (1) business day (not less than 24-hours) before the scheduled date of your next monthly payment. Cancellation requests can be made in the Mobile App by navigating to the Remitly Card home > More details > Remitly Card Plan Details > Cancel Remitly Card.

You represent and warrant that: (i) the payment method you provide is valid, has not expired, and is otherwise in good standing; and (ii) you are an authorized and lawful user of that payment method.

Any fees charged in connection with your remittance transactions, whether or not funded through the Program, are charged separately from the Subscription Fee. Remitly is not responsible for any fees imposed by financial institutions or other third-parties associated with your linked payment method, including NSF fees, chargeback fees, or similar charges.

4.2 Automatic Renewal

YOUR MONTHLY PLAN SUBSCRIPTION WILL AUTOMATICALLY RENEW EACH MONTH UNLESS YOU CANCEL PRIOR TO YOUR NEXT BILLING DATE AS DESCRIBED IN SECTION 5. You will be charged the applicable Subscription Fee for each renewal period unless and until you cancel.

4.3 Failed Payments

We may reattempt your payment method if your Subscription Fee payment cannot be completed on the scheduled date. If we are unable to complete your Subscription Fee payment, you must log in to the Mobile App and make a manual payment. Failure to make a monthly Subscription Fee payment may impact your ability to use the Monthly Plan benefits, and may result in suspension or cancellation of your Monthly Plan.

5. Cancellation and Termination

5.1 **Your Right to Cancel the Monthly Plan**

You can cancel your Monthly Plan at any time. Cancellation requests must be made at least one (1) business day (not less than 24 hours) before the scheduled date of your next monthly payment. To cancel, you may do so in the Mobile App Card Home by navigating to Remitly Card Plan Details.

- Remitly Card > More details > Remitly Card Plan Details > Cancel Remitly Card

You may also cancel by contacting Customer Service at **1-844-604-0924** or via chat in the Mobile App. If you believe you should not have been charged a Subscription Fee,

please contact Customer Service.

5.2 Effect of Cancellation

Once you cancel, you will retain access to your Monthly Plan benefits through the end of your current paid membership period. After that period, you will lose access to all your Monthly Plan benefits, except Remitly Wallet and Remitly Debit Card. Those products will remain available to you pursuant to this Agreement and the product terms and conditions governing use of those products. Cancellation of your Monthly Plan does not extinguish or alter any outstanding obligations under your Pay Later Agreement, but may restrict your use of that product, including your ability to make new draws on your line of credit. Review your Pay Later product-specific terms for more information.

If you would like to cancel your Remitly Debit Card or Remitly Wallet, contact Remitly Customer Service at **1-844-604-0924** or via chat in the Mobile App.

5.3 Remitly's Right to Terminate or Pause

Remitly may terminate, pause, or downgrade your Monthly Plan and the benefits provided under this Agreement without prior notice if: (a) you breach any material term of this Agreement or any applicable product-specific agreement; (b) your Remitly Account is closed or suspended for any reason; (c) we are required to do so by applicable law, regulation, or court order; (d) we reasonably determine that your use of the Program poses a risk of fraud or financial crime; or (e) for any other reason. We will provide advance notice of any termination or suspension as required by law.

6. Trial Offers

Remitly may, from time to time, offer free or reduced-cost trial periods for the Monthly Plan ("Trial"). If you enroll through a Trial: (a) your Trial period will begin on the date of enrollment and end on the date specified in the offer; (b) you will not be charged the Subscription Fee or you will be charged a reduced rate, as specified in the Trial; (c) unless you cancel before the Trial ends, your Monthly Plan will automatically convert to a paid subscription and your payment method will be charged at the end of the Trial period; and (d) Remitly may restrict Trial availability to new members or members who have not previously used a Trial. Remitly reserves the right to modify or discontinue Trial offers at any time.

7. Modification of this Agreement

At any time, Remitly reserves the right to amend, terminate, or suspend this Agreement. All Program features, benefits, offers, rewards, and services are subject to availability and may be modified at any time. We will provide you notice before any changes as required by applicable law. We will also notify you of any changes to this Agreement by posting the revised Agreement on our website or in your Mobile App. All changes shall be effective upon posting. We will update the effective date to reflect the date of any revision. Your continued use of the Mobile App, website, or Program after any change to this Agreement constitutes your agreement to be bound by any such changes.

8. Relationship to Remitly Remittances

The Monthly Plan is designed to complement and enhance your use of Remitly's international money transfer service ("Remittance Service"). Your use of the Program does not alter the terms and conditions governing your use of Remittance Services, which are set forth in the [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement) and other applicable terms.

Where Monthly Plan benefits include discounts, fee waivers, or other benefits applicable to your Remittance Services, those benefits are subject to any applicable conditions set forth in this Agreement and the Remitly User Agreement. Unless expressly stated in this Agreement, enrollment in the Program does not change the fees, exchange rates, or other terms applicable to your Remittance Services transactions. In the event of a conflict between this Agreement and the Remitly User Agreement, this Agreement shall control.

9. Communications and Contact Information

By enrolling in the Program, you consent to receive communications from us regarding the Program, your Monthly Plan, and any benefits provided under the plan by e-mail, text messages, phone calls, and push notifications to the contact information we have on file. These communications may include, but are not limited to, billing notices, renewal reminders, benefit information, receipts, and account support. Call and text message communications may be generated by automatic telephone dialing systems. Standard carrier message and data rates may apply. To opt out of promotional communications, see our [Privacy Policy](https://www.remitly.com/us/en/home/policy).

Questions, disputes, and requests for information can be sent to Remitly: in the Mobile App via chat; by telephone at **1-844-604-0924** (outside the United States, call (206) 535-6152); or by mail at Remitly, Inc., attn: Remitly Customer Service, 401 Union Street, Suite 1000, Seattle, WA 98101, USA.

10. Privacy

Your use of the Program is subject to the [Privacy Policy](https://www.remitly.com/us/en/home/policy). By enrolling in the Program, you consent to the collection, use, and sharing of your information as described in the Privacy Policy. Where Program benefits involve third-party providers, including for Remitly Wallet, Remitly Debit Card, and Remitly Pay Later, you authorize Remitly to share your data with those providers as necessary to obtain and administer the product benefits.

11. Incorporation of General Terms

The following sections of the [Remitly User Agreement](https://www.remitly.com/us/en/home/agreement) are incorporated into this Agreement by reference and apply to your use of the Program as if fully set forth herein: Disclaimer; Limited Warranties and Remedies (Section 16), Indemnity (Section 17), and Limitation of Liability (Section 18).

12. Dispute Resolution and Agreement to Arbitrate

THIS SECTION AFFECTS YOUR RIGHTS, PLEASE READ CAREFULLY BEFORE AGREEING TO THIS AGREEMENT.

12.1. As used in this Agreement, “Claim” shall include any past, present, or future claim, dispute, or controversy involving you and Remitly relating to or arising out of this Agreement, and/or the activities or relationships that involve, lead to, or result from this Agreement.

If you believe you have a Claim against Remitly or Remitly believes it has a claim against you, you and Remitly both agree to discuss the Claim informally for a period of sixty days (60) to explore whether resolution is possible. During this period, You and Remitly agree that any applicable statute of limitations shall be tolled. This sixty (60) day period shall commence by sending a Claim Notice, which should include a brief description of the alleged Claim and the facts and law supporting the alleged Claim to the other party. You agree that you shall send a notice to us at Attn: Legal, 401 Union Street, Suite 1000, Seattle, WA 98101. Should Remitly believe it has a Claim against You, Remitly will notify you of that Claim by sending you an email to the email address provided in the Profile section of your Remitly Account.

If you and Remitly are unable to resolve the alleged Claim within sixty (60) days of our receipt of a Claim Notice, the party asserting the Claim may then commence arbitration

or a small-claims action as described below.

You and Remitly agree that sending a Claim Notice and engaging in the informal dispute processes discussed above is a prerequisite to commencing any arbitration or small-claims action. Failure to comply with the Claim Notice requirement is grounds for dismissal of any arbitration or small-claim action.

12.2. **Agreement to Arbitrate.** YOU AND REMITLY AGREE THAT ANY CLAIM WILL BE RESOLVED BY INDIVIDUAL, BINDING ARBITRATION. YOU AND REMITLY THEREBY EACH AGREE TO WAIVE ANY RIGHT TO A JURY TRIAL AND AGREE THAT YOU AND WE MAY BRING CLAIMS AGAINST EACH OTHER ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. The party pursuing arbitration will initiate such arbitration in [JAMS](https://www.jamsadr.com/), an established alternative dispute resolution (ADR) provider. Information regarding JAMS may be found on its website at https://www.jamsadr.com/. You and Remitly also agree that any dispute as to the applicability of this Section 12, the arbitrability of a Claim, or the scope or enforceability of this Section will be decided by the arbitrator.

The rules governing any arbitration between You and Remitly will depend on the amount in controversy. For Claims between You and Remitly where the total value of all Claims (including attorneys' fees to the extent provided under applicable law) exceeds $250,000, the arbitration shall be administered by JAMS pursuant to its Comprehensive Arbitration Rules & Procedures. A Copy of JAMS' Comprehensive Arbitration Rules & Procedures is available at https://www.jamsadr.com/rules-comprehensive-arbitration/. For Claims between You and Remitly where the total value of all Claims (including attorneys' fees to the extent provided under applicable law) do not exceed $250,000 then the arbitration shall be administered by JAMS pursuant to its Streamlined Arbitration Rules & Procedures. A copy of JAMS' Streamlined Arbitration Rules & Procedures is available at https://www.jamsadr.com/rules-streamlined-arbitration/#Rule-1.

There is no judge or jury in arbitration, and court review of an arbitration award is limited pursuant to the Federal Arbitration Act, 9 U.S.C. § 1 et seq. However, an arbitrator can award on an individual basis the same damages and relief as a court (including injunctive and declaratory relief or statutory damages) and must follow the terms as a court would. For the avoidance of doubt, the arbitrator can award public injunctive relief if authorized by law and warranted by the individual claim(s).

12.2.A. **Mass Arbitration**. Notwithstanding the foregoing, in the event that more than 75 consumers, represented by the same, related, or coordinate attorney or law firm, initiate

arbitrations against Remitly which raise similar or related Claims, the Claims shall be administered as a mass arbitration under the JAMS Mass Arbitration Procedures and Guidelines (Procedures). In accordance with the Procedures, Claims may be consolidated or batched at the discretion of the JAMS arbitrator or a Process Administrator. When a mass arbitration is filed pursuant to the Procedures, the parties shall pay JAMS initial filing fee as set forth the JAMS Mass Arbitration Procedure Fee Schedule. A copy of JAMS' Mass Arbitration Procedures and Guidelines is available at https://www.jamsadr.com/mass-arbitration-procedures. A copy of JAMS' Mass Arbitration Procedure Fee Schedule is available at https://www.jamsadr.com/files/uploads/documents/massarbitrationprocedures-fs*4.29.24.pdf*.

12.2.B. **JURY WAIVER AND CLASS ACTION WAIVER. TO THE FULLEST EXTENT ALLOWED BY APPLICABLE LAW YOU ACKNOWLEDGE AND AGREE THAT BY AGREEING TO ARBITRATE CLAIMS AS PROVIDED IN THIS AGREEMENT YOU AND REMITLY ARE EACH AGREEING TO WAIVE THE RIGHT TO A TRIAL BY JURY OR TO PARTICIPATE AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION OR REPRESENTATIVE PROCEEDING.**

12.2.C. **Opt-out**. You may opt-out of this Section 12 by notifying us of your affirmative opt-out in writing within 30 calendar days after accepting this Agreement by sending us a notification via mail as follows: Remitly, Inc., Attn: Legal, 401 Union Street, Suite 1000, Seattle, WA 98101. You must include in that notification a signed statement of Your intent to opt-out of this Section 12. A notice will be deemed timely if it is postmarked on or before the 30th calendar day after you accept this Agreement.

12.2.D. **Small-Claims Court Exception**. Notwithstanding the foregoing, You and Remitly agree that if the total value of all Claims between you and Remitly is below the jurisdictional limit of the small claims court in the state in which you reside, then the party asserting such Claims may do so in a small-claims action in the state in which you reside.

12.2.E. **Costs and Fees**. Payment of all filing, administration, and arbitrator fees will be governed by the applicable JAMS rules, subject to any state limitations on arbitration costs. If you prevail in arbitration you may be entitled to an award of attorneys' fees and expenses, to the extent provided under applicable law. Remitly will not seek, and hereby waives all rights it may have under applicable law to recover, attorneys' fees and expenses if it prevails in arbitration unless the arbitrator finds that either the substance of your Claim or the relief sought to be frivolous or brought for an improper purpose.

12.2.F **Federal Arbitration Act**. You and Remitly agree that this Agreement evidences a

transaction in interstate commerce and therefore the Federal Arbitration Act (9 U.S.C. § 1, et seq.) applies including its procedural provisions, in all respects. This means that the Federal Arbitration Act governs, among other things, the interpretation and enforcement of the Agreement to Arbitrate and all its provisions, including, without limitation, the class action waiver.

12.3. **Forum for Claims**. Should a court determine that this Section 12 is unenforceable, You and Remitly agree that any Claim must be resolved by any state or federal court located in or encompassing King County, Washington. You and Remitly agree to submit to personal jurisdiction of the state and federal courts located within and encompassing King County, Washington for purposes of litigating all such Claims.

12.4. **Severability of Arbitration Provision**. In the event that an arbitrator determines that 12.2.B (JURY WAIVER AND CLASS ACTION WAIVER) is unenforceable or invalid, this entire Section 12 shall be severed from the Agreement and the Agreement shall be enforced as if the Agreement did not contain this Section 12.

13. Governing Law

For disputes over the meaning of this Agreement, other than the terms of Section 12, 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 Program shall be deemed to have been performed in Washington.

14. Miscellaneous

14.1. **Entire Agreement**. The Agreement constitutes the entire agreement between you and Remitly and governs your use of the Program, superseding any prior agreements between you and Remitly.

14.2. **No Waiver**. The failure of Remitly to exercise or enforce any right or provision of the Agreement shall not constitute a waiver of such right or provision. If any provision of the 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 Agreement as reflected in the provision, and the other provisions of the Agreement shall remain in full force and effect.

14.3. **Force Majeure**. Except to the extent required under applicable law, we shall not be

liable for any failure or delay in the performance of the Program 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.

14.4. **Assignment**. This 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.

14.5. **Language**. This Agreement is drafted in the English language and translations may be provided in other languages. If your Equipment is set to another language when you use Remitly or read and agree to this Agreement, only the English language version of this Agreement will apply. You agree that the English version of the Agreement will control in the event of any inconsistency between the English and translated versions in any dispute related to this Agreement.

14.6. **Other Terms**. This Agreement may be supplemented by terms applicable to other promotions, our Referral Program, and other terms applicable to you based upon your use of the Program. Those terms are incorporated into this Agreement by reference. Unless otherwise noted herein, in the event of a conflict between this Agreement and any other agreement you may enter with Remitly or another member of the Remitly Group, the terms of this Agreement shall prevail, except as provided in Section 1.3 with respect to product-specific agreements.