REMITLY FLEX AND FLEX PLUS MEMBERSHIP
PAYMENT AUTHORIZATION AGREEMENT

Last Updated: May 5, 2025

By clicking “Repay” in your Remitly app, you agree and authorize Remitly ADV, Inc. or its service providers (“we” or “us”) to debit your designated payment method for any one-time payment(s) you initiate to pay your Advance, or portion thereof, in the amount and on the date agreed upon at the time of your one-time payment. Any payment made prior to 11:59 pm PST will be applied that day. Any payments made after 11:59 pm PST will be applied the following or next business day.

You further agree and authorize to the following:

- If we are unable to debit your designated payment method for your payment, this will be deemed a failed payment. We will not charge any fees for your failed payment.
- You are responsible for any fees (such as declined, returned payment, overdraft) charged by the financial institution that issues your payment method or maintains your account. These fees are not charged by us.

By affirmatively selecting to schedule a single payment at a later date (“Scheduled Payment”), you agree and authorize the following terms:

- Remitly ADV, Inc. or its service providers (“we” or “us”) to debit your designated payment method to repay your Advance in the amount and on the date agreed upon at the time you selected Scheduled Payment.
- If we are unable to debit your designated payment method for your payment, this will be deemed a failed payment. We will not charge any fees for your failed payment.
- You are responsible for any fees (such as declined, returned payment, overdraft) charged by the financial institution that issues your payment method or maintains your account. These fees are not charged by us.

You can cancel your Scheduled Payment or change your Scheduled Payment, such as the amount and payment method, at any time prior to your payment being deducted in your Remitly app by selecting Manage > Remitly Flex > Repay > Schedule a Payment or the banner at the top of the page indicating that a payment has already been scheduled > Edit scheduled payment > Delete payment.

Advance Payment By affirmatively selecting a pre-authorized single payment

("AutoPay"), you agree and authorize the following terms:

- Remitly ADV, Inc. or its service providers ("we" or "us") to debit your designated payment method to repay your Advance in the amount and on the dates agreed upon at the time you took out your Advance.
- If we are unable to debit your designated payment method for your future payment, this will be deemed a failed payment. We will not charge any fees for your failed payment.
- You are responsible for any fees (such as declined, returned payment, overdraft) charged by the financial institution that issues your payment method or maintains your account. These fees are not charged by us.

If you choose **"Statement Balance"** as your AutoPay amount:

- The amount of this payment is shown in your statement as "New Balance." This amount will automatically be paid on the account due dates. Your statement balance is adjusted for payments made since your last statement date. We will only collect your AutoPay amount if you have a statement balance.
- The AutoPay amount will never be more than the New Balance. However, it may be less because payments, failed remittance transactions, and other credits may reduce the AutoPay amount if these events post to your account between the date of your payment authorization and the date your payment is processed.

If you choose **"Other Amount"** as your AutoPay amount:

- It is the amount that you choose that is deducted on your AutoPay dates. We will only collect your AutoPay amount if you have a statement balance.
- The AutoPay amount will never be more than the Other Amount. However, it may be less if the balance shown on your statement is less than the Other Amount. Posted payments or other credits can also reduce the balance on your account to an amount that is below the AutoPay Other Amount.

You can turn off AutoPay or change your AutoPay settings such as the amount and payment method at any time prior to your payment being deducted in your Remitly app by selecting Manage > Remitly Flex > More > Membership details.

If you are a Remitly Flex Plus member, by signing up for Remitly Flex Plus membership, you agree and authorize the following terms:

- Remitly ADV, Inc. or its service providers ("we" or "us") to debit your designated payment method to pay your monthly membership fee in the amount and on the date agreed upon at the time you signed up for membership.
- If we are unable to debit your designated payment method for your membership, this will be deemed a failed payment. We will not charge any fees for your

failed payment; however, you may not be able to take out any further Advances or utilize any of the Flex Plus membership benefits until you have paid your membership fee.

- If you cancel your membership AutoPay, your enrollment as a Remitly Flex Plus member will be canceled at the end of the current term, and you will be reverted to the non-member Remitly Flex.
- If we are unable to debit your designated payment method for your payment, we may reattempt the debit on your designated payment method.
- You are responsible for any fees (such as declined, returned payment, overdraft) charged by the financial institution that issues your payment method.

You cannot modify the amount or timing of your AutoPay that was agreed upon at the time you signed up for Remitly Flex Plus. You can turn off AutoPay by canceling your membership in the Remitly app.

1. You may cancel AutoPay for your Advance payment at any time in-app. You may also notify us to stop a payment orally or in writing at least 3 business days before the scheduled repayment date. If you cancel AutoPay after 11:59 pm PST of the scheduled payment date, we may be unable to process your request and you may still be charged or debited for that payment to the designated payment method.

2. If you cancel AutoPay for your monthly membership fee to Flex Plus, you will no longer be eligible for the membership product and will be reverted back to Remitly Flex. You may cancel your membership at any time in-app. You may also notify us to stop a payment orally or in writing at least 3 business days before the scheduled repayment date. If you cancel AutoPay after 11:59 pm PST of the scheduled payment date, you may still be charged or debited for that payment to the designated payment method.

Please note that this authorization represents your permission to debit or charge your account in accordance with its terms and does not constitute your agreement to pay any amount to us. Our provision of advances are governed by your User Agreement, which states that we have no legal or contractual claim or remedy against you based on your failure to repay in the event the amount advanced is not repaid in full and in which we warrant to you that we will not engage in any debt collection activities if the advance is not repaid on the scheduled date, place the advance as a debt with or sell it to a third party, or report the advance to a consumer reporting agency.

For AutoPay, you understand that it is your responsibility to contact Remitly to stop or cancel the AutoPay at least 3 business days prior to the scheduled repayment date.

For questions or issues with AutoPay, you can contact Remitly Flex/Flex Plus Customer Service in-app through chat or by email at [advance@remitly.com]

(mailto:advance@remitly.com).