REMITLY GLOBAL CARD PROGRAM AGREEMENT

Last Updated: October 30, 2026

Welcome to the Remitly Global Card, provided by Remitly, Inc. (“Remitly”, “we”, “our”, “us”). The Remitly Global Card Program ("Program") offers access to various financial services and benefits within the Remitly App. Remitly offers the Remitly Global Card Program through one or more plans. Your access to the Program and its offered financial services and benefits ("Plan") is governed by this Remitly Global Card Program Agreement (this "Agreement").

By using the Remitly Global Card Program 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 use the Remitly Global Card. 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 10 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) [<u>Remitly User Agreement</u>](https://www.remitly.com/us/en/home/agreement), (ii) [<u>Privacy Policy</u>](https://www.remitly.com/us/en/home/policy), (iii) [<u>Cookie Policy</u>](https://www.remitly.com/us/en/home/cookies), and (iv) [<u>E-Sign Agreement</u>](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 Remitly Global Card Program, you are also required to accept the product-specific agreements governing the use of certain services made available under the Program. Such agreements are between you and the entities offering those particular products. The product-specific agreement terms are set forth in Section 2.2 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 Card Program.

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 [<u>Remitly User Agreement</u>](https://www.remitly.com/us/en/home/agreement).

2. About the Remitly Global Card Program

2.1 The Remitly Global Card Program

The Remitly Global Card Program is a program that brings together financial tools, products, and benefits to meet the unique needs of Remitly customers.

Enrollment in the Remitly Global 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 Remitly Global Card Program Agreements

Your Program Plan provides access to the following products:

- **Remitly Financial Account (or Wallet)**. This is an account that allows you to store value as shown online or in our Mobile App. The Remitly Financial Account is powered by Stripe Payments Company with funds held at Fifth Third Bank, Member FDIC. See terms and conditions at [<u>Wallet Terms of Service</u>](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 [<u>Remitly Debit Card Issued by Lead Bank Cardholder Agreement</u>](http://stripe.com/legal/remitly-debit-cardholder-agmt) and [<u>Stripe Issuing Terms of Service</u>](http://stripe.com/legal/remitly-stripe-issuing-tos).

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);
- Accept this Agreement and all other required agreements, including any product-specific agreements; and
- Satisfy any additional eligibility or underwriting requirements required by our third-party partners offering the Remitly Wallet and Remitly Debit Card. 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

If eligible, 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).

3.3 Direct Deposit Enrollment

You may enroll in the Remitly Global Card Program for the purpose of receiving direct deposit of wages, salary, or other compensation into your Remitly Wallet. If you enroll through an employment agency referral, you acknowledge that your enrollment and account opening are completed entirely by you, independently, through the Remitly

Mobile App or website. No employment agency, employer, or third party enrolls you in the Remitly Global Card Program or establishes your Account on your behalf. Remitly does not guarantee the timing of any direct deposit. Direct deposits are subject to ACH network processing rules and your employer's or payroll processor's internal processes. If you believe a direct deposit has not been received on time, contact your employer or payroll processor first. If you believe an error has occurred after funds have been received into your Remitly Wallet, follow the error resolution procedures described in the Wallet Terms of Service.

4. Cancellation and Termination

4.1 Cancelling your Remitly Global Card

You can cancel your Remitly Global Card at any time. To cancel, call Customer Service at **1-844-604-0924** or via chat in the Mobile App.

4.2 Remitly's Right to Terminate or Pause

Remitly may terminate, pause, or suspend 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.

5. 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.

6. Relationship to Remitly Remittances

Your use of the Program does not alter the terms and conditions governing your use of Remittance Services, which are set forth in the [<u>Remitly User Agreement</u>] (https://www.remitly.com/us/en/home/agreement) and other applicable terms.

Where Card Program 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 Card 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.

7. Communications and Contact Information

By enrolling in the Program, you consent to receive communications from us regarding the Program 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 [<u>Privacy Policy</u>](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.

8. Privacy

Your use of the Program is subject to the [<u>Privacy Policy</u>](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 and Remitly Debit Card, you authorize Remitly to share your data with those providers as necessary to obtain and administer the product benefits.

9. Incorporation of General Terms

The following sections of the [<u>Remitly User Agreement</u>](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).

10. Dispute Resolution and Agreement to Arbitrate

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

10.1. 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.

10.2. **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 [<u>JAMS</u>](https://www.jamsadr.com/), an established alternative dispute resolution (ADR) provider. Information regarding JAMS may be found on its website at [<u>https://www.jamsadr.com/</u>](https://www.jamsadr.com/). You and Remitly also agree that any dispute as to the applicability of this Section 10, 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 [<u>https://www.jamsadr.com/rules-comprehensive-arbitration/</u>](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 [<u>https://www.jamsadr.com/rules-streamlined-arbitration/#Rule-1</u>](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).

10.2.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 [<u>https://www.jamsadr.com/mass-arbitration-procedures</u>](https://www.jamsadr.com/mass-arbitration-procedures). A copy of JAMS' Mass Arbitration Procedure Fee Schedule is available at [<u>https://www.jamsadr.com/files/uploads/documents/massarbitrationprocedures-fs*4.29.24.pdf</u>](https://www.jamsadr.com/files/uploads/documents/massarbitrationprocedures-fs*4.29.24.pdf).

10.0.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.**

10.0.C. *Opt-out*. You may opt-out of this Section 10 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 10. A notice will be deemed timely if it is postmarked on or before the 30th calendar day after you accept this Agreement.

10.2.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.

10.2.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.

10.2.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.

10.3. *Forum for Claims*. Should a court determine that this Section 10 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.

10.4. **Severability of Arbitration Provision**. In the event that an arbitrator determines that 10.2.B (JURY WAIVER AND CLASS ACTION WAIVER) is unenforceable or invalid, this entire Section 10 shall be severed from the Agreement and the Agreement shall be enforced as if the Agreement did not contain this Section 10.

11. Governing Law

For disputes over the meaning of this Agreement, other than the terms of Section 10, 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.

12. Miscellaneous

12.1. **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. Your use of other Remitly services, including Remittance Services, or product-specific benefits provided under the Program are subject to separate terms and conditions for each of those products or services.

12.2. **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.

12.3. **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.

12.4. **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.

12.5. **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.

12.6. **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.

13. Promotions and Rewards

13.1 **Promotions and Rewards Generally.** From time to time, Remitly may make available promotions, offers, bonuses, cashback, discounts, sweepstakes, referral incentives, or other rewards in connection with the Program (each, a "Promotion" and any resulting benefit, a "Reward"). Each Promotion is offered at Remitly's sole discretion and may be governed by its own additional terms and conditions ("Offer Terms"), which are incorporated into this Agreement by reference when you participate in that Promotion. In the event of a conflict between this Agreement and the Offer Terms of a particular Promotion, the Offer Terms shall control with respect to that Promotion.

13.2 **Eligibility for Promotions.** Promotions are available only to eligible customers. Remitly determines eligibility for each Promotion in its sole discretion, and eligibility may be limited to specified customers, such as new customers, first-time users of a particular product, or customers who complete a required action within a stated period. Remitly may verify your eligibility before, at the time of, or after applying any Reward, and may decline, withhold, or reverse a Reward if you do not meet the applicable eligibility criteria. Participation in a Promotion may require enrollment or acceptance of the applicable Offer Terms.

13.3 **Availability and Geographic Limitations.** Promotions and Rewards are not available everywhere and may be limited, modified, or unavailable based on your location, residency, applicable send or receive corridor, or the requirements of applicable law, regulation, or our partners. A Promotion is void where prohibited, taxed, restricted, or otherwise not permitted by applicable law. Nothing in a Promotion constitutes an offer or solicitation in any jurisdiction where it is not authorized.

13.4 **Changes to and Withdrawal of Promotions.** Remitly reserves the right to add, change, suspend, discontinue, or end any Promotion or Reward, and to add, change, or remove eligibility criteria, at any time and for any reason, subject to any advance notice required by applicable law. Unless expressly stated in the applicable Offer Terms, no Promotion is guaranteed to be offered again or on the same terms.

13.5 **Nature of Rewards.** Unless the applicable Offer Terms expressly state otherwise: (a) Rewards have no cash value and are not redeemable for cash; (b) Rewards are personal to you, are non-transferable, and may not be sold, assigned, or combined with

any other offer or Promotion; (c) Rewards may be subject to a minimum activity, holding, or vesting requirement before they are credited or usable; and (d) Rewards may expire. A promotional credit applied to your Remitly Wallet is a promotional benefit provided by Remitly and is not a deposit, payment, or transfer by you or on your behalf. If your Remitly Account or enrollment in the Program is closed, suspended, or terminated for any reason before a Reward has vested or been credited, you forfeit any unvested or uncredited Reward.