

Remitly Community Forum Terms of Use

Last updated: June 23, 2026

These Community Forum Terms of Use ("Agreement") are a legal agreement between you ("you" or "User") and **Remitly Labs, Inc.**, a Delaware corporation with offices at 401 Union Street, Suite 1000, Seattle, WA 98101, United States ("Remitly," "we," or "us"), governing your access to and use of the Remitly Community Forum (the "Community"). By accessing or using the Community, you agree to this Agreement. If you do not agree, do not use the Community.

THIS AGREEMENT CONTAINS A DISPUTE RESOLUTION AND BINDING ARBITRATION PROVISION, CLASS ACTION WAIVER, AND WAIVER OF YOUR RIGHT TO A JURY TRIAL. PLEASE CAREFULLY REVIEW SECTION 14 BELOW.

1. Eligibility and Accounts

Age. You must be at least 18 years old to use the Community. No one under 16 is permitted to access or use the Community under any circumstances. If you are between 16 and 18 years old, you may use the Community only with verified parental or guardian consent as required by the Children's Online Privacy Protection Act (COPPA), 15 U.S.C. § 6501 et seq., and applicable law. By accessing the Community you represent that you meet these requirements.

Account. You must have a valid Remitly account to use the Community. You are responsible for all activity under your account and for keeping your credentials secure.

Incorporated Terms. Your use of the Community is also subject to the [Remitly User Agreement](<https://www.remitly.com/us/en/home/agreement>) and [Remitly Privacy Policy](<https://www.remitly.com/us/en/home/notice>), each of which is incorporated into this Agreement by reference. In the event of a conflict between this Agreement and the main User Agreement, the main User Agreement will control.

2. License to Use the Community

Subject to this Agreement, Remitly grants you a limited, personal, non-exclusive, non-transferable, revocable license to access and use the Community for your own non-commercial purposes. We may modify, suspend, or discontinue the Community (in whole or in part) at any time.

3. Your Content

"Your Content" means anything you post, upload, or submit to the Community, including text, questions, comments, replies, photos, audio, video, tags, and profile information. You are solely responsible for Your Content and represent that: (a) you have all rights necessary to post it; (b) it does not violate any law or third-party right; and (c) it does not infringe any copyright, trademark, trade secret, privacy, or other proprietary right.

4. License to Remitly (Content Rights)

You retain ownership of Your Content. By posting Your Content, you grant Remitly a worldwide, non-exclusive, royalty-free, irrevocable, sublicensable, and transferable right and license to host, store, reproduce, remove, modify (for technical formatting, length, and translation purposes only), publish, publicly display, publicly perform, and distribute Your Content in all media formats and channels as necessary or useful to operate, maintain, develop and improve the Community and/or any of Remitly's products and services. This license is limited to the purposes described in this Section and does not authorize Remitly to use Your Content for advertising, sale to third parties, or training of artificial intelligence or machine learning models without your separate, affirmative consent.

5. Feedback

If you give Remitly suggestions or ideas about the Community or Remitly's products ("Feedback"), Remitly may use Feedback freely and without restriction or obligation or payment to you.

6. Acceptable Use

You agree not to:

\(a\) post content that is unlawful, fraudulent, deceptive, harassing, hateful, discriminatory, obscene, or harmful;

\(b\) impersonate any person or entity or otherwise misrepresent your affiliation with a person or entity;

\(c\) attempt to phish, scam, impersonate Remitly staff or other users, or solicit passwords, account numbers, PINs, or other sensitive personal or financial information;

\(d\) post false, misleading, or inaccurate financial information, including false

exchange rate claims, fabricated fee comparisons, fraudulent banking guidance, or any other financial misinformation that could cause another user to make a harmful financial decision;

\\(e\\) use the Community to recruit money mules, facilitate advance-fee fraud, or solicit money transfers from users you do not know in a personal, trusted capacity;

\\(f\\) post spam, unsolicited commercial messages, or advertising not expressly permitted by Remitly;

\\(g\\) access, scrape, crawl, index, or collect content from the Community through any automated means, including bots, spiders, scripts, AI agents, or prompts designed to extract content at scale, whether or not such means circumvent technical access controls, or interfere with or attempt to disrupt the Community or its security infrastructure, including through denial-of-service attacks or injection of malicious code;;

\\(h\\) post content that infringes any third party's copyright, trademark, trade secret, privacy, or other intellectual property or proprietary rights;

\\(i\\) upload, share, or link to malware, spyware, or other harmful code;

\\(j\\) violate any applicable law, regulation, or third-party right;

\\(k\\) use, reproduce, or transmit content from the Community to train, fine-tune, distill, benchmark, or evaluate any artificial intelligence, machine learning, or large language model system or service, whether commercial or non-commercial, without Remitly's prior written consent;

\\(l\\) deploy or operate AI-generated or AI-controlled accounts, personas, or agents in the Community, including synthetic user profiles or automated reply bots; or

\\(m\\) to the extent Remitly uses any AI-powered or automated moderation, submit inputs to the Community designed to manipulate, circumvent, or exploit Remitly's automated or AI-powered moderation systems, including through adversarial prompting or injection attacks.

Remitly will NEVER ask for your password, PIN, account number, or full payment card

details in the Community. Any message requesting this information — regardless of whether it appears to come from Remitly — is a scam.

7. Content Moderation and Removal

Remitly may, but is not obligated to, monitor, review, screen, moderate, remove, or restrict any content or account at any time, with or without notice, including through automated (AI-powered) tools, community reporting, and human review. We may take these actions for any reason, including suspected violations of this Agreement or, to the extent we publish separate Community Guidelines.

AI Processing Disclosure. Content posted to the Community is processed by automated systems, including AI-powered moderation tools operated by Remitly and its service providers (including third-party AI providers), to detect fraud, phishing, scams, spam, harmful content, and prohibited material. By posting content, you acknowledge and consent to this automated processing. Remitly's use of third-party AI providers in connection with the Community is disclosed in [Remitly's Privacy Policy](<https://www.remitly.com/us/en/home/notice>).

Appeals. If your content or account is removed or suspended and you believe this occurred in error, you may submit an appeal by contacting \[community-appeals@remitly.com — confirm address before launch\]. Remitly will review appeals within \[4\] hours for flagged content and \[24\] hours for account suspension appeals.

8. Community Moderators

Remitly may designate volunteer corridor moderators ("Moderators") with elevated privileges to help maintain Community standards. Moderators are community members, not Remitly employees, and their actions do not represent or bind Remitly. Moderators must comply with any and all Remitly Moderator Guidelines, which shall be incorporated into this Agreement. Moderators may not remove content for reasons unrelated to this Agreement or Community Guidelines, may not monetize their moderator role, and may not use elevated access to harvest user data.

Remitly reserves the right to revoke Moderator status at any time. If you are appointed as a Moderator, you accept additional responsibilities as set forth in the Moderator Guidelines.

9. User-Generated Content; No Advice

The Community contains content created by other users. Remitly does not endorse and is not responsible for user content, which does not constitute advice from Remitly. **YOU USE OR RELY ON ANY ADVICE IN THE COMMUNITY AT YOUR OWN RISK.**

Not Professional Advice. Content in the Community – including tips about remittances, exchange rates, banking, taxes, immigration, legal matters, medical issues, or any other topic – is NOT financial, legal, tax, immigration, medical, or professional advice. Do not rely on Community content as a substitute for qualified professional advice. Community members may post inaccurate or outdated information. You are solely responsible for verifying any information before acting on it.

Official Remitly Content. Content published by Remitly is marked with a verified "Official" badge. Content without this badge is from community members and is not from Remitly. The Official badge cannot be replicated by users. Remitly enforces this designation at the system level.

Financial Safety. Never send money to or share financial account information with people you do not know and trust. If any Community interaction involves a request for money, a request for urgent financial help from a stranger, or an offer that seems too good to be true, treat it as a potential scam and report it immediately.

Release. In the event that you have a dispute with one or more other users of the Community or with any other third party arising from your use of information obtained from the Community, you release Remitly (and our officers, directors, agents, subsidiaries, affiliates, joint ventures, and employees) from claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, suspected and unsuspected, disclosed and undisclosed, arising out of or in any way connected with such disputes, including without limitation any intellectual property dispute or any dispute over the payment of the challenge.

10. Copyright and Intellectual Property

****10.1 Remitly Intellectual Property****

The Community, including its software, design, trademarks, and Remitly-authored content, is owned by Remitly or its licensors and protected by applicable intellectual property law. No rights are granted to you except the limited license in Section 2.

****10.2 DMCA / Copyright Infringement – Repeat Infringer Policy****

Remitly respects the intellectual property rights of others and requires all Community users to do the same. In accordance with the Digital Millennium Copyright Act, 17 U.S.C. § 512 ("DMCA"), Remitly has adopted a policy of terminating, in appropriate circumstances, the accounts of users who repeatedly infringe third-party copyrights.

Designated Copyright Agent. If you believe that content in the Community infringes a copyright you own or control, please provide written notice to Remitly's Designated Copyright Agent:

Remitly Labs, Inc. — Attn: Copyright Agent / Legal Department

401 Union Street, Suite 1000, Seattle, WA 98101

Email: community.copyright@remitly.com

Your DMCA notice must include: (a) identification of the copyrighted work claimed to be infringed; (b) identification of the allegedly infringing content and its location in the Community; (c) your contact information; (d) a statement that you have a good faith belief the use is not authorized; (e) a statement under penalty of perjury that the information is accurate and you are authorized to act; and (f) your physical or electronic signature. Remitly will register its Copyright Agent with the U.S. Copyright Office as required by 17 U.S.C. § 512(c)(2).

11. Data Privacy and Your Rights

Remitly's collection, use, and sharing of your personal information in connection with the Community is governed by [Remitly's Privacy Policy](<https://www.remitly.com/us/en/home/policy>), which is incorporated by reference.

Sensitive Information. The Community may collect information that constitutes sensitive personal data under applicable law, including information about your country of origin, national origin, remittance corridor (which may infer national origin or ethnicity), and financial activity. Remitly processes this data in accordance with applicable U.S. federal and state data privacy and protection laws.

Your Rights. Depending on where you live, you may have rights to access, correct, delete, or port your personal data, and to object to or restrict its processing. To exercise these rights, contact Remitly at privacy@remitly.com or through the mechanisms described in Remitly's Privacy Policy.

Data Portability and Deletion. You may request a copy of personal data associated with your Community account, or deletion of that data, by contacting privacy@remitly.com. Deletion requests will be honored in accordance with applicable law. Note that deletion of your personal data may require removal of Your Content from the Community.

COPPA – Minors Under 13. The Community is not directed to children under 13. If you are a parent or guardian and believe your child under 13 has provided personal information to the Community without your consent, contact privacy@remitly.com immediately and we will delete the information.

12. Disclaimer of Warranties

The Community is provided "as is" and "as available," without warranties of any kind, whether express, implied, or statutory, including warranties of merchantability, fitness for a particular purpose, title, and non-infringement. Remitly does not warrant that the Community will be uninterrupted, secure, or error-free, or that any content is accurate, reliable, or free of fraud. Remitly's AI-powered content moderation does not guarantee that all harmful, fraudulent, or prohibited content will be detected or removed before publication.

13. Limitation of Liability; Indemnification

****13.1 Limitation of Liability****

To the fullest extent permitted by applicable law, Remitly and its affiliates, officers, employees, and agents will not be liable for any indirect, incidental, special, consequential, or punitive damages, or for any loss of data, revenue, profits, or goodwill, arising out of or relating to your use of the Community or interactions with other users. Remitly's total liability arising out of or relating to the Community will not exceed USD \ \$100.

****13.2 Indemnification****

You agree to indemnify and hold harmless Remitly and its affiliates, and their officers, employees, and agents, from any claims, damages, liabilities, and expenses (including reasonable legal fees) arising out of or relating to: (a) Your Content; (b) your use of the Community; (c) your violation of this Agreement or any applicable law; or (d) your infringement of any third-party right, including intellectual property rights.

14. Dispute Resolution and Binding Arbitration

Disputes with Remitly: THIS SECTION AFFECTS YOUR RIGHTS, PLEASE READ CAREFULLY BEFORE AGREEING TO THIS AGREEMENT.

****14.1 Applicability****

Remitly incorporates into this section in its entirety the Dispute Resolution provisions of its [\[<u>User Agreement, Section 19.</u>\]\(https://www.remitly.com/us/en/home/](https://www.remitly.com/us/en/home/)

agreement#:~:text=19.

%20DISPUTE%20RESOLUTION%20AND%20AGREEMENT%20TO%20ARBITRATE) This Section applies to your use of the Community.

****14.2 Informal Resolution****

Before initiating arbitration as detailed in [Remitly's User Agreement, Section 19] ([https://www.remitly.com/us/en/home/agreement#:~:text=19.](https://www.remitly.com/us/en/home/agreement#:~:text=19.%20DISPUTE%20RESOLUTION%20AND%20AGREEMENT%20TO%20ARBITRATE)

%20DISPUTE%20RESOLUTION%20AND%20AGREEMENT%20TO%20ARBITRATE), you agree to contact Remitly at us-complaints@remitly.com and give Remitly 60 days to attempt to resolve the dispute informally. You and Remitly agree that any applicable statute of limitations will be tolled during this 60-day period.

****14.3 Binding Arbitration****

Except as provided in Sections 14.4 (Small Claims) and 14.5 (Non-U.S. Users), any dispute, claim, or controversy between you and Remitly arising out of or relating to this Agreement, the Community, or your relationship with Remitly (collectively, "Claims") will be resolved exclusively by individual, binding arbitration administered by JAMS (<https://www.jamsadr.com/>), an established alternative dispute resolution provider, and not by a court of law.

YOU AND REMITLY EACH AGREE TO WAIVE ANY RIGHT TO A JURY TRIAL AND AGREE THAT CLAIMS MAY ONLY BE BROUGHT ON AN INDIVIDUAL BASIS. YOU AND REMITLY EACH WAIVE ANY RIGHT TO PARTICIPATE AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION OR REPRESENTATIVE PROCEEDING.

The rules governing arbitration will depend on the amount in controversy:

\(a.\) For Claims where the total value (including attorneys' fees) exceeds \(\$250,000: JAMS Comprehensive Arbitration Rules & Procedures (<https://www.jamsadr.com/rules-comprehensive-arbitration/>).

\(b.\) For Claims where the total value is \(\$250,000 or less: JAMS Streamlined Arbitration Rules & Procedures (<https://www.jamsadr.com/rules-streamlined-arbitration/>).

\(c.\) For mass arbitrations (more than 75 claimants represented by the same or coordinated counsel): JAMS Mass Arbitration Procedures and Guidelines (<https://www.jamsadr.com/mass-arbitration-procedures/>).

Any dispute regarding the applicability of this Section, the arbitrability of a Claim, or the

scope or enforceability of this Section will be decided by the arbitrator.

****14.4 Opt-Out; Small Claims****

Opt-Out. You may opt out of this arbitration agreement by notifying Remitly in writing within 30 calendar days after first accepting this Agreement. To opt out, send a signed written statement of your intent to opt out to: Remitly Labs, Inc., Attn: Legal, 401 Union Street, Suite 1000, Seattle, WA 98101. A timely postmark controls. Opting out does not affect any other provision of this Agreement.

Small Claims. Either party may bring Claims in a small claims court of competent jurisdiction if the total value of all Claims falls within that court's jurisdictional limit in your state of residence.

****14.5 Judicial Forum****

Should a court determine that this Section or Remitly's User Agreement, Section 19 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.

****14.6 Statute of Limitations****

Any Claim not subject to arbitration must be commenced within one year after the date the party asserting the Claim first knows or reasonably should know of the act, omission, or default giving rise to the Claim, or the shortest time period permitted by applicable law, whichever is shorter. This limitation does not apply to the extent prohibited by mandatory law in your jurisdiction.

****14.7 Severability of Arbitration Provision****

In the event that an arbitrator determines that the JURY WAIVER AND CLASS ACTION WAIVER is unenforceable or invalid, this entire Section shall be severed from the Agreement and the Agreement shall be enforced as if the Agreement did not contain this Section.

15. Termination

You may stop using the Community at any time by ceasing access. To close your

Remitly account, follow the instructions in your account settings or contact us at us-complaints@remitly.com.

Remitly may suspend or terminate your access to the Community at any time, with or without notice, for any reason, including violation of this Agreement. Sections that by their nature should survive termination will survive, including Sections 3–5, 9, 10, 12, 13, 14, and 15.

Remitly reserves the right to discontinue, suspend, or permanently shut down the Community, in whole or in part, at any time and for any reason, with at least 30 days' prior notice posted in the Community where reasonably practicable; provided that no notice shall be required where Remitly determines in its reasonable discretion that immediate discontinuation is necessary for legal, regulatory, security, or operational reasons. Discontinuation of the Community does not affect your obligations or Remitly's rights under Sections that survive termination.

16. Changes to this Agreement

Remitly may update this Agreement from time to time. For material changes that reduce your rights or increase your responsibilities, Remitly will attempt to provide at least 30 days' prior notice by posting a notice in the Community and, where practicable, by sending an email to the address associated with your Remitly account. Your continued use of the Community after the effective date of a change constitutes acceptance of the updated Agreement. If you do not agree to a change, your sole remedy is to stop using the Community.

17. Governing Law

This Agreement is governed by the laws of the State of Washington, without regard to its conflict-of-laws rules. The state and federal courts located in King County, Washington will have exclusive jurisdiction over any Claim not subject to arbitration under Section 14.

18. General Provisions

Entire Agreement. This Agreement, together with the documents it incorporates by reference, is the entire agreement between you and Remitly regarding the Community and supersedes all prior agreements.

Severability. If any provision is found to be unenforceable, the remaining provisions remain in full force and effect.

Assignment. Remitly may assign this Agreement, including to a successor entity or in connection with a merger, acquisition, or sale of assets. You may not assign this Agreement without Remitly's prior written consent.

No Waiver. Remitly's failure to enforce any provision of this Agreement is not a waiver of that provision.

Contact. Questions about this Agreement may be directed to: Remitly Labs, Inc., Attn: Legal, 401 Union Street, Suite 1000, Seattle, WA 98101 \ | complaints@remitly.com

By accessing or using the Community, you acknowledge that you have read, understood, and agreed to this Agreement.