

****Remitly Business Customer Promotion****

- To be eligible for this promotion ("Promotion") you must create or have a Remitly Business account and must successfully complete a transfer during the Promotion Period as more fully described in the transfer discount messaging that linked you to these terms (such successfully completed transfer is a "qualifying transfer").

- The promotion will be applied by Remitly directly to your next qualifying transfer and will be available only to that transfer if it is successfully completed.

- Please note that your promotion amount will not count towards the minimum spend requirements.

- The promotion cannot be used on subsequent transfers.

- For a transfer to be considered "successfully completed," the transfer must be either deposited in your intended recipient's bank account or mobile wallet, properly delivered to the recipient and/or the money sent is picked up by the recipient at one of our partner locations (as the case may be). Transactions subject to a subsequent payment decline or chargeback are not considered "successful" transactions.

- The Promotion is available for Remitly Business customers who have received notification from Remitly about the Promotion and is limited to one (1) per customer.

- This Promotion has no cash value and cannot be transferred.

- The Promotion Period for a respective promotion begins on the date and time of the first notification from Remitly that linked you to these terms and ends on the date and time as more fully described in such notification ("Promotion Period"). Remitly's server is the official clock for this Promotion. All dates are subject to change. Transfers submitted outside of the Promotion Period will not be eligible for this Promotion.

- Remitly reserves the right to (a) limit the number of individuals per business eligible for this Promotion; and (b) disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive. Any attempt by a customer to abuse this Promotion by using multiple/different personal or business identities, registrations, logins, and/or any other methods will void and disqualify the customer from receiving the Promotion at Remitly's sole discretion (acting reasonably).

- If you are entitled to any refund, you will not be entitled to receive any amount greater than the amount you have paid to make the money transfer.

- Your election to participate in this Promotion will render you ineligible for participation in other promotions that Remitly may run and that you may otherwise have been eligible for. Your election to participate in this Promotion is final.

- Cancellation or insufficient funding of your transfer will render you ineligible for this Promotion. This Promotion will not be valid for any transfer that is cancelled either by you or by Remitly.

- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute or regulations.

- You acknowledge that this Promotion is a promotional program as to which no consideration has been paid to you.
- You acknowledge that you have no rights or other vested legal interest in the Promotion and this Promotion has no cash value and is not your property, until you have used the Promotion for a transfer according to these terms.
- You acknowledge and agree that you are responsible for determining, paying, withholding, filing, and reporting all taxes, duties, and other governmental assessments associated with your activity in connection with this Promotion.
- We are not responsible for determining whether you owe taxes in connection with your access to or use of this Promotion or for collecting, reporting, or remitting taxes arising from your access to or use of this Promotion, except for our own income taxes.
- Remitly reserves the right to void the Promotion, or individual transfers, if transfers appear to be fraudulent or are not compliant with our Business Account Agreement for the country of your Business Account registration with Remitly (the "Business Account Agreement").
- Your participation in the Promotion is also governed by and subject to the terms of Remitly's Business Account Agreement.
- All information collected from you as part of the Promotion shall be subject to Remitly's [Privacy Policy](<https://www.remitly.com/us/en/home/policy>).
- Other fees and costs may apply to your money transfer and we recommend that you review these via our service and our Business Account Agreement.
- If and to the extent there is a conflict or inconsistency between the above-mentioned documents and these terms, these terms shall prevail to the extent of any such conflict or inconsistency.
- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations.
- A risk of using our services includes the fact that currencies fluctuate in a manner determined by international financial markets and which are outside our control. This means that when you make a payment to Remitly to send money in a different currency to a recipient, the amount of money that you may pay to make a money transfer on one day may be different to the amount you need to make the same payment on a different day.
- If the Promotion is offered to US customers: This Promotion is provided and operated by Remitly, Inc ("Remitly") and is only offered to residents of the United States of America. Remitly, Inc. is Licensed as a Money Transmitter by the New York State Department of Financial Services and in PR (TM-143), a Foreign Transmittal Agency in MA, and a Currency Transmitter in RI. NMLS No. 1028236.
- If the Promotion is offered to CA customers: This Promotion is provided and operated by Remitly Canada, Inc ("Remitly") and is only offered to residents of Canada.
- If the Promotion is offered to AU customers: This Promotion is provided and

operated by Remitly Australia Pty Ltd ("Remitly") and is offered only to residents of Australia. Remitly is a company registered in Australia.

- If the Promotion is offered to UK customers: This Promotion is provided and operated by Remitly U.K, Ltd ("Remitly") and is offered only to residents of the UK. Remitly is a company registered in England and Wales with company registration number 09896841. Registered address: 90 Whitfield Street, W1T 4EZ London, England, United Kingdom. Remitly is authorised and regulated by the Financial Conduct Authority under the Payment Services Regulations 2017 (reference number 728639) for the provision of payment services.

- If the Promotion is offered to EU customers: This Promotion is provided and operated by Remitly Europe Limited ("Remitly") and is offered only to residents of Austria, Belgium, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, and Sweden.. Remitly Europe Limited, trading as Remitly, is regulated by the Central Bank of Ireland. Remitly is registered in Ireland under company number 629909. Registered address: Ground Floor, 1 Albert Quay, Ballintemple, Cork, T12 X8N6, Ireland.

- If the Promotion is offered to SG customers: This Promotion is provided and operated by Remitly Singapore Pte. Ltd. and is offered only to residents of Singapore. REMITLY SINGAPORE PTE. LTD. (UEN: 201920838N) ("Remitly") is licensed by the Monetary Authority of Singapore to provide Cross-Border Money Transfer Service as a Major Payment Institution (PS20200320). Please note that this does not mean you will be able to recover all the money you paid to Remitly if Remitly's business fails.

- If the Promotion is offered to UAE customers: This Promotion is provided and operated by Remitly (DIFC) Limited and is offered only to residents of UAE. Remitly (DIFC) Limited is regulated by the DFSA. This marketing material is intended only for Retail Clients.

- If the Promotion is offered to NZ customers: This Promotion is provided and operated by Remitly NZ Limited, trading as Remitly, and is offered only to residents of New Zealand. Remitly NZ Limited, trading as Remitly, is a company registered in New Zealand (company number 8361344). Remitly is registered on the Financial Service Providers Register (FSP number 1003229) as operating a money or value transfer service, and changing foreign currency.