The United States to India Special FX + Two (2) 0-Fees Transaction Promotion

Terms and Conditions:

• To be eligible for the United States to India Special FX + Two (2) 0-Fees Transaction promotion ("Promotion") you must sign up for Remitly via Remitly's special FX rate-branded landing page and successfully complete your first transfer to the India (a "qualifying transfer").

• The Promotion is available for first time customers only and is limited to one (1) per person. Existing customers are not eligible for this Promotion. This Promotion is not valid with any other offer.

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

• The "Promotion Period" begins on October 7th 2026 at 5:00 PM and ends at 3:59 PM PST on December 31st 2027 (“Promotion Period”). Remitly's server is the official clock for the 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 household 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 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.

• The Promotion will entitle eligible customers to: (i) make two (2) transfers without transaction fees on your first two (2) transfers (each a "0-Fee Transfer"); and (ii) make one (1) transfer of up to $6000 (the "Promotion Cap") at the special foreign exchange rate (the "Special FX Rate") published on Remitly's Special FX branded landing page or mobile application that linked to these Terms and Conditions, as that rate was published at the time that the qualifying transaction is submitted by you.

• 0-Fee Transfer Conditions. 0-Fee Transfer Conditions. The 0-fee transfer will be directly applied to your first two (2) successfully completed transactions during the Promotion Period. 0-Fee Transfers do not apply to transactions made with credit cards.

• Special FX Rate Conditions. The Special FX Rate will be applied by Remitly directly to your first qualifying transfer up to the Promotion Cap. If you send below the Promotion Cap, the Special FX Rate will not be applied on subsequent transfers. Amounts sent in excess of the Promotion Cap will be sent at the foreign exchange rate normally applicable to the service selected by you at the time of your transaction.

• A transfer is considered "successfully completed" when funds are either deposited into your intended recipient's bank account or debit card, 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.

- All FX rates are subject to change from time to time at Remitly's discretion.
- Your election to participate in the 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 the 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.
- Remitly reserves the right to cancel the Promotion at any time, with or without prior notice. Any qualifying transfer will be honored if initiated prior to the Promotion's cancellation.
- Remitly reserves the right to void any offer redemption that appears to be fraudulent, results from a fraudulent transaction, or is not compliant with [Remitly's User Agreement](https://www.remitly.com/us/en/home/agreement).
- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations.
- 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).
- Your participation in the Promotion is also governed by and subject to the terms of [Remitly's User Agreement](https://www.remitly.com/us/en/home/agreement) and other terms and notices made available on our service.
- 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.
- Other fees and costs may apply to your money transfer and we recommend that you review these via our service and our [User Agreement](https://www.remitly.com/us/en/home/agreement).
- 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.
- 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, as a Foreign Transmittal Agency by the Massachusetts Division of Banks, and LICENSED BY THE GEORGIA DEPARTMENT OF BANKING AND FINANCE. NMLS No. 1028236.