

## The United States to the Philippines Transfer Discount & Zero-fee Transaction & Special FX Promotion

### Terms and Conditions:

• "To be eligible for the United States to the Philippines Transfer Discount and Zero-fee Transaction and Special FX promotion ("Promotion") you must: sign up for the first time via the screen which linked you to these terms and successfully complete your first transfer to [RECEIVE COUNTRY]] and successfully complete a transfer to the Philippines.

• 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 cash 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 first-time customers only and is limited to one (1) per person. Existing customers are not eligible for this Promotion.

• **Transfer discount conditions.**

• The \$ transfer discount will be applied by Remitly directly to your qualifying transfer[ and will be available only to that transfer if it is successfully completed.

• Please note that your discount amount will not count towards the minimum spend requirements.

• The transfer discount cannot be used on subsequent transfers.

• **0 fee transfer(s).**

• The 1 (one) 0 fee transfer will be directly applied to your first successfully completed transaction.

• 0 Fee transfer(s) do not apply to transactions made with credit cards.

• **\*Special FX conditions.\***

• The special foreign exchange rate will be applied by Remitly directly to your qualifying transfer up to \$1000 (the "Promotion Cap").

• If you send below the Promotion Cap, the special foreign exchange 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 the your transaction.

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

• The Promotion will be valid for qualifying transfers submitted during the Promotion Period. The "Promotion Period" begins on December 16th 2025 at 12:00 AM Pacific Standard Time and ends at 11:59 PM Pacific Standard Time on December 31st

2026. Remitly's server is the official clock for the 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.

- 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.

- 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>).

- 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.

- 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 [Remitly's 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.