

# The USA to the Philippines Transfer Bonus and Zero-fee Transaction Promotion

## Terms and Conditions:

- To be eligible for the **USA to the Philippines** Transfer Bonus and Zero-fee Transaction promotion ("Promotion") you must sign up for Remitly via Remitly's transfer bonus and zero-fee transaction-branded landing page and successfully complete your first transfer of \$ or more to the Philippines (i.e. a "qualifying transfer"). Please note that your bonus amount will not count towards the minimum spend requirements.

- A transfer is considered "successfully completed" when funds are deposited into your intended recipient's bank account; are picked up by your recipient at a cash pick-up location; properly delivered to you and/or deposited into the recipient's mobile wallet (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 customer. Existing customers are not eligible for this promotion. This Promotion is not valid with any other offer. This is a limited time offer.**

- Remitly reserves the right to limit the number of individuals per household eligible for this Promotion. 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.

- The Promotion will entitle eligible customers to benefit from (a) the addition of a bonus of \$ to their transfer amount; and (b) a zero-fee transaction at no additional cost when they send their first transfer of \$ or more to the Philippines (the "qualifying transfer"). Please note that your bonus amount will not count towards the minimum spend requirements.

- **Transfer Bonus Conditions.** Once you have submitted a qualifying transfer on your first transaction, Remitly will automatically apply the \$ bonus to and not charge the transaction fee of that transfer. The \$ transfer bonus and zero-fee transaction will be applied by Remitly directly to your qualifying transfer and will be available only to that transfer if it is successfully completed. Transfers submitted outside of the Promotion Period will not be eligible for this Promotio.

- Failure to send over \$ or more on your first transfer will render you ineligible for this Promotion or other promotions that may be run for first time customers.

- The transfer bonus and zero-fee transaction cannot be used on subsequent transfers. The transfer bonus and zero-fee transaction have no cash value.

- 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.

- 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 this Promotion.

- Insufficient funding of your transfer will render you ineligible for the Promotion. The Promotion will not be valid for any otherwise qualifying transaction that is cancelled either by you or by Remitly.

- **This is a limited time offer.** 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 the Promotion, or individual transfers, if transfers appear to be fraudulent or are not compliant with [Remitly's User Agreement](<https://www.remitly.com/us/en/home/agreement>). Remitly reserves the right to disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive.

- 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.

- 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 those documents and these terms, these terms shall prevail to the extent of any 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>).

- 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.