The Italy to Philippines 0 fees Transaction Promotion

Terms and Conditions:

• To be eligible for the Italy to **Philippines** 0 fees Transaction promotion

• ("Promotion") you must sign up for Remitly via Remitly's 0 fees transactionbranded

• landing page and successfully complete your first transfer to Philippines.

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.

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 make one (1) transfer to Philippines

• without transaction fees on your first transfer (the "qualifying transfer").

• 0 fees Transfer Conditions. The 0 fees transfer will be directly applied
 • first successfully completed transaction during the Promotion Period.
 • Transfers submitted outside of the Promotion Period will not be
 • 0 fees transfer. 0 fees transactions do not apply to transactions made
 with credit
 • cards.

• 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.

· 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

at

• 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 28 October 2019 at 10:00 a.m. CET and

- ends at 11:59 PM CET on décembre 31 2025.
- Remitly's server is the official clock for the 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

• 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/it/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. Please be aware
 - that foreign currency exchange rates are subject to change.
- 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/it/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/it/en/home/agreement) and other terms and notices made available on our

service. Please also refer to our [Key Service Information](https:// www.remitly.com/it/en/home/agreement) document which

- provides details about the use of the Remitly 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/it/en/home/agreement).

• This Promotion is provided and operated by Remitly Europe Limited ("**Remitly**") and is

• offered only to residents of Italy. Remitly Europe Limited, trading as Remitly, is regulated by the Central Bank of Ireland. Remitly Europe Limited is registered in Ireland under company number 629909.