Remitly User Agreement \- Israel

Last Updated: 26 April 2026

Welcome to Remitly, where we seek to transform lives with trusted financial services that transcend borders. Remitly offers a platform for users based in Israel to send money abroad for various purposes (the **“Service”**). The Service, operating through our website (at https://www.remitly.com/) and our mobile application (available for download on the various app stores) (the **“Website”** and the **“App”** respectively) are owned and operated by Rewire (O.S.G) Research and Development Ltd. (**“Remitly”**, **“we”**, **“us”**).

Remitly is a company registered in Israel with registration number 515193704, and is regulated by the Israeli Capital Market, Insurance and Saving Authority. We hold an extended license for provision of service in a financial asset (license number 56718\) and for provision of credit services (license number 63687\) from the Israeli Capital Market, Insurance and Savings Authority.

In short

The following key points of the Terms of Service are only brought for your convenience. They do not substitute the full Terms.

1. Using the Service. You may only use the Service if you are an individual, over the age of 18, with full legal capacity.

2. Registration. To use the Service, you must complete your registration with Remitly, thereby indicating your acceptance of these Terms of Service. During registration you are required to provide certain information for identification and verification purposes necessary to provision of the Service.

3. Personal use. The Service is provided only for personal, non-commercial use.

4. Lawful use. You will use the Service in a lawful manner, complying with all applicable laws, regulations and these Terms.

5. Deposit and transfer of funds. You may use the Service for depositing and transferring funds to designated recipients. We may refuse to accept a deposit or a request to transfer funds if within reason, for example, if it does not comply with these Terms or may violate any legal or regulatory requirement.

6. Privacy. We respect your privacy as further explained in our [Privacy Notice](https://www.remitly.com/home/notice), which is incorporated to these Terms by reference.

7. Intellectual Property. All legal rights in the Service, including all intellectual property rights, are owned by Remitly.

8. Limitation of liability. To the maximum extent permitted by the applicable law, Remitly will not be liable for any indirect damage or loss, arising from the use of the Service.

9. Law & Jurisdiction. Use of Remitly is governed by and construed solely in accordance with the Laws of the state of Israel, and subject to the exclusive jurisdiction of the competent courts in the district of Tel-Aviv-Jaffa.

10. Contact us. At any time, you may contact us with any question that you may have with respect to the Service, through the [Remitly Help Center](https://www.remitly.com/il/en/help) to initiate a chat with a support agent, or via telephone at \+972-9-376-0707.

11. Complaints. Should you wish to file a complaint regarding our services, please use our dedicated Complaints area accessible [here](https://www.remitly.com/il/en/help/article/complaints-process). Alternatively, your complaint can be raised via telephone at \+972-9-376-0707.

…and in detail

Please read carefully the following Terms of Service (the **"Terms"**). By using, accessing or registering to the Service, you agree to be bound by the Terms. If you do not agree to the Terms, you may not use, access or register to the Service.

1\. **Definitions**

1.1. **"Registered User", "User" or "you"** – An individual who registers to the Service pursuant to these Terms.

1.2. **“Recipient”** – a person or any other legal entity that receives funds from a User through the Service.

1.3. **“Deposit Point”** – a place in which, or a Remitly designated agent with whom, a User may deposit or transfer funds.

1.4. **“Delivery Point”** \-A place or service through which a Recipient may withdraw or otherwise receive funds transferred from a User.

1.5. **“Transaction”** – any use of the Service by a User, including each money transfer that a User initiates.

1.6. **“Prohibited Purpose”** – Any purpose for using the Service not specifically allowed hereunder, including use of the Service for any Transaction that (i) is prohibited under applicable law or the law that governs the destination or source of the transfer; (ii) is obtained by illegal activity; (iii) is transferred for the purpose of funding illegal activity; (iv) is transferred or kept in order to avoid a legal duty to report funds; (v) is designed to avoid the seizure of such funds by law enforcement authorities; (vi) violates orders of any court of law; or(vii) is connected to the sale or supply of: tobacco products, prescription drugs, weapons, pornography, adult material, escort services, massage services, disallowed pawn shops, material which incites violence, hatred, racism or which is considered obscene, any counterfeit products, gambling services (including without limitation lotteries, including government owned or licensed lotteries, sports betting, casino and poker games both online or offline), items which encourage or facilitate illegal activities, multi-level marketing, pyramid selling or ponzi schemes, matrix programs or other “get rich quick” schemes or high yield investment programs, cryptocurrency, foreign exchange, stock brokers, or goods or services that infringe the intellectual property rights of a third party.

1.7. “**Essential Component**” – A component that is unique to the User, allowing the User to use the Service, or a combination of such components, by means of which any third party with access to such component or combination of components can

use Your User Account. The Essential Components are: Username and Password.

2\. **Who may use the Service**

The Service is provided only to Registered Users. You may not use the Service if you are not eligible to be a Registered User or have been located outside of Israel for a period exceeding 1 year (365 consecutive days). To be a Registered User you must be: (1) an individual, (2) over the age of 18, (3) with full legal capacity.

3\. **Registration and Account Set Up**

3.1. To use the Service, you must first register through the Website or the App. As part of the registration, you are required to provide Remitly with the Following information:

- 3.1.1. Full name.
- 3.1.2. A passport number or similar valid identification document number acceptable by Remitly.
- 3.1.3. A copy of the passport or similar valid document acceptable by Remitly.
- 3.1.4. Permanent address details.
- 3.1.5. Telephone number.
- 3.1.6. Valid and active email address.
- 3.1.7. Additional information as may be required by Remitly.

3.2. Remitly may use different means and procedures to verify the details you provide. Among such methods, Remitly may send a message to the telephone number or email address you provided during registration, and may require validation prior to confirming your account ("**User Account**") and activating it.

3.3. Remitly may request you to provide additional information or means of identification and may request, access, process and store information from third parties, subject to applicable law, to verify your identity and the information you

provide.

3.4. Remitly is not obliged to confirm your registration and may decline such registration. Without derogating from the generality of the above, Remitly may decline registration if: (a) Remitly believes or suspects that you do not comply with the conditions and requirements pursuant to these Terms; (b) the information you provided is or seems to be incomplete, inaccurate, misleading or incorrect; (c) Remitly believes or suspects that the confirmation of your registration may breach or violate any regulatory duty or procedures.

3.5. Remitly's confirmation and activation of a User Account is a pre–condition for using the Service.

3.6. Your User Account is personal. You undertake not to make any use of your User Account other than for your own personal use, according to these Terms and the applicable law.

3.7. During registration, Remitly will provide you with a personal username (which may be your telephone number or e-mail address) and will allow you to define a password. Alternatively, Remitly may allow registration to the Service through a third party account (e.g. Facebook, Google, etc.). You undertake to keep the username and password confidential and not allow any third party to use it. Any action made using the aforesaid username and password shall be deemed made by you. You undertake to inform Remitly in any case of unauthorized access to your User Account that you become aware of, without undue delay. Without limiting the generality of the foregoing, unless you notify Remitly without undue delay of any unauthorized use of the User Account, you shall indemnify Remitly for any cost, expense or loss incurred by Remitly due to any such unauthorized use.

3.8. You may not create more than one User Account.

4\. **Your** **Representations** **and** **Warranties**. You represent, warrant and undertake the

following:

4.1. You (i) are at least 18 years of age; (ii) are not declared bankrupt, insolvent or legally unfit and were not appointed a legal guardian; (iv) are not limited by any applicable law or obligation to use the Service; and (v) will use the Service only in accordance with applicable law and these Terms and not for Prohibited Purposes.

4.2. You are not a government official or representative, or a family member or an employee of such government official or representative.

4.3. Any and all information you provided during registration to the Service and when using the Service is true, accurate, correct, current and complete. You undertake to maintain and promptly update all information you provide to Remitly and to keep it true, accurate, current, correct and complete at all times.

4.4. To provide Remitly with any additional information and documents it may require in connection with the Service (including in order to confirm your identity, the identity of Recipients or to verify any information or request you made).

4.5. To pay Remitly all fees, costs, expenses, charges and commission, as specified in the Website or App. Remitly may deduct such fees from any amount you deposit in your User account.

4.6. To solely bear and pay any and all amounts, fees, commissions, taxes and other payments, whether mandatory or voluntary, applicable to your use of the Service (including those which apply to the Recipient and the Recipient’s bank account).

4.7. That all funds deposited by you are: (i) lawfully obtained under all applicable laws; (ii) reported to the Israeli Tax Authority, or any other applicable tax authority, as required by law; and (iii) reported in compliance with any FATCA or CRS obligations applicable to you.

5\. **Use of The Service and Restrictions**

5.1. You may use the Service only for your own personal, non-commercial purposes. Use of the Service for any other purposes shall be subject to the sole discretion and approval of Remitly.

5.2. When using the Service, you will not:

- 5.2.1. Breach these Terms or any other applicable rules and instructions that we may convey with respect to the Service;
- 5.2.2. Interfere with, burden upon or disrupt the functionality of the Service;
- 5.2.3. Breach the security measures protecting the Website, the App or the Service or publish, make available or otherwise make known to third parties any security vulnerabilities in it;
- 5.2.4. Circumvent or manipulate the operation or functionality of the Service, or attempt to enable features or functionalities that are otherwise disabled, inaccessible or undocumented in the Service;
- 5.2.5. Use or launch any automated system, including robots, crawlers and similar methods to collect content from the Service;
- 5.2.6. Display or embed content from Service, including by any software, feature, gadget or communication protocol, which alters the content or its design;
- 5.2.7. Impersonate any person or entity, or making any false statement pertaining to your identity or affiliation with any person or entity;
- 5.2.8. Collect, harvest, obtain or process personal information of or about other Users of the Service;
- 5.2.9. Abuse, harass, threaten or intimidate other users of Service;
- 5.2.10. Link to Service from web pages or applications that contain pornographic content or content that encourages racism or wrongful discrimination;
- 5.2.11. Engage in any activity that constitutes a criminal offense or gives rise to civil liability;
- 5.2.12. Transfer your account with Remitly to another person;

- 5.2.13. Violate any applicable law;
- 5.2.14. You will not grant an access and you will not disclose Your Essential Components to any third Party. In the event You have a reason to believe that Your Essential Components had been compromised, or you have any reason to believe that any third party misused or may misuse your User Account, You will notify us immediately, in any way as we may allow at the time (“Notice“). In the Notice, You will provide us with all relevant information about the misuse, theft and/or loss of any Essential Component, and You will also take every reasonable step to help Remitly reduce the damage.

6\. **Deposit of funds**

6.1. As a Registered User you may deposit funds through any Deposit Point designated by Remitly from time to time. The updated list of designated Deposit Points will appear on the Website and the App.

6.2. Only you personally may deposit funds to your User Account.

6.3. Remitly may, at its sole discretion, limit deposit of funds (a) to certain currencies; (b) to certain Deposit Points. In particular, unless otherwise approved by Remitly, funds may be deposited in local currency only.

6.4. Remitly, at its sole discretion, through what means it is willing to accept funds. Funds shall be deemed received by Remitly and credited to the Registered User Account only upon Remitly’s actual and final receipt of the funds. A deposit of funds may be made simultaneously with a submission of a Transfer Request, as provided below, but the actual transfer of funds to the Recipient designated in a Transfer Request will only be made after the deposit of funds is actually and finally received by Remitly.

6.5. Prior to depositing funds, Remitly or Remitly’s agent at a Deposit Point may require identification of the Registered User as applicable or necessary.

6.6. Unless Remitly approves otherwise, Registered Users may only deposit funds to their own User Account.

6.7. Remitly may refuse to accept a deposit of funds, including when the deposit does not comply with these Terms or if Remitly reasonably believes that it may violate any legal or regulatory requirement.

6.8. Upon acceptance of a deposit of funds, Remitly will update the balance in the User Account. You will then be able to see the updated balance through the website or the App.

6.9. REMITLY DOES NOT PROVIDE DEPOSITORY OR CUSTODY SERVICES. REMITLY DOES NOT ACT AS A TRUSTEE OR A BAILEE. YOU CAN DEPOSIT FUNDS WITH REMITLY ONLY FOR THE PURPOSE OF TRANSFERRING THE FUNDS, ACCORDING TO SECTION ☒7 BELOW AND SUBJECT TO THESE TERMS OF SERVICE.

6.10. Any deposits you make do not bear any interest.

7\. **Transfer of Funds**

7.1. Since Remitly does not provide depository or custody services, you are required, simultaneously or shortly before or after you deposit funds to your User Account, and no later than the end of the next business day after each deposit, to place a request with Remitly to transfer funds to certain designated Recipients (**“Transfer Request”**).

7.2. Should you fail to provide a transfer Request within said period, except if otherwise approved by Remitly, Remitly may return the funds to your bank account (if applicable) or to you in any other method. In such a case, you will bear all costs and expenses Remitly incurred, including transfer commission.

7.3. In a Transfer Request, you must specify:

- 7.3.1. The Recipient's information which may include: full name, telephone number, Address, bank account details, and other information Remitly may require. Without derogating from the generality of section [14](https://www.rewire.co.il/terms-of-service/#bookmark0) below, Remitly shall not be responsible for any loss or damage that resulted of a wrong or incomplete Recipient's information.

- 7.3.2. The amount to be transferred. Such amount will not exceed the maximum transfer amounts determined by Remitly from time to time or the current balance in your User Account. Remitly may also set up limits on the aggregate amount of all Transfer Requests during a given period. Such limits may change from time to time, including as a result of regulatory requirements.

- 7.3.3. You must also confirm that the Recipient is an individual with whom you have a personal relationship.

7.4. Unless otherwise stated by Remitly, all amounts will be transferred to the Recipient in the local currency of the country of the Recipient's residence. You will be able to see the exchange rate applied to the Transaction when placing the Transfer Request.

7.5. We may refuse to perform a Transfer Request if within reason. Transfer Requests shall be conditioned on the following:

- 7.5.1. There are sufficient funds in your User Account. Remitly does not extend credit to Users and therefore does not allow transfer of funds unless your balance has sufficient funds to cover the Transaction.

- 7.5.2. Remitly does not have reasonable grounds to believe that the Transfer Request and the performance thereof violate these terms or any legal or regulatory requirement in the jurisdictions of the User and the Recipient.

- 7.5.3. Any other condition or requirement which Remitly may set from time to time as a result of regulatory requirements or prudent risk management.

7.6. A Transfer Request can be cancelled on our website or via the App only, as long it has not been processed (i.e., the Transfer Request status is "started"). Once a

Transfer Request has been processed (i.e., the Transfer Request status is “pending”) or it has been processed and the funds have been transferred (i.e., the Transfer Request status is “completed”), it **cannot** be cancelled. You irrevocably waive any claim or demand against Remitly relating to a withdrawal of a Transfer Request according to this section. You irrevocably waive any claim or demand against Remitly relating to a withdrawal of a Transfer Request.

7.7. Upon receiving a Transfer Request, Remitly will use reasonable commercial efforts to transfer the amounts specified in the approved Transfer Request to the designated Recipient. The actual transfer of funds may take up to 1-2 business days but may occasionally take more, due to reasons which are not fully in Remitly’s control.

7.8. Upon the actual delivery of the funds to the Recipient’s account or the Delivery Point, Remitly shall provide you with a confirmation (“Final Confirmation”) that the amounts specified in the Transfer Request have been successfully transferred to the Recipient. The Final Confirmation is based on the information that Remitly receives from the Recipient’s account or the Delivery Point and Remitly shall not be liable for errors in connection with such Information. The Final Confirmation will include:

- 7.8.1. Remitly’s reference number of the transfer and an electronic invoice, where applicable. For avoidance of doubt, an electronic invoice will only be issued in the event that a fee of any sort is charged by Remitly as part of the Transfer Request.
- 7.8.2. Confirmation of the exact amount Remitly transferred to the Recipient.
- 7.8.3. Information on the Delivery Point where the Recipient can collect the funds from or confirmation of the bank to which the money has been wired (as designated in the Transfer Request).

7.9. You undertake to immediately inform Remitly by phone and e-mail if any Transfer failed to reach the designated Recipient within three business days of the Approval of the applicable Transfer Request.

7.10. In the event that Remitly fails to transfer the funds to the Recipient or the Delivery Point, for any reason whatsoever, Remitly shall credit your User Account with the amount of the Transfer Request and notify you about it. You will not have any claim or demand against Remitly for such failure.

7.11. Remitly reserves the right to deny a Transfer Request in case it suspects that such Transfer Request may be in breach of these Terms or the applicable laws.

8\. **Conversion of Funds**

8.1. If the performance of a Transfer Request, a withdrawal or any other instruction of the User or action by Remitly requires a conversion of funds from one currency to another, Remitly shall make such conversion and the User hereby agrees to such conversion.

8.2. Remitly shall convert funds at current exchange rates available on the App at the time the Transfer Request is made.

8.3. Conversion fees are detailed in the Website and the App and are periodically being updated.

8.4. The user hereby irrevocably waives any claim against Remitly regarding the exchange rates offered by Remitly or available to the Users through the Service.

9\. **Service Fees**

9.1. The Service is subject to payment of service fees for each Transaction. Remitly publishes the Service fees on the Website and the App. Remitly may update the Service fees from time to time. The Service fees may include any additional charges or taxes applicable to each transaction in accordance with applicable law. Remitly may deduct the Service fees, charges, taxes and any other costs from the deposits in your User Account and may refuse to process a Transfer Request if the funds in your User Account are not sufficient to cover said fees, charges, taxes and costs.

9.2. **We may deduct any costs, expenses, damages and loss resulting from your breach of these Terms from any funds deposited in your User Account.**

9.3. We will charge the applicable fees (if applicable), as they become due, using the payment method you provide as part of the transfer of funds ("**Payment Method**") directly throw Remitly or via a third party service provider. By providing your Payment Method to a third party service provider, you represent and warrant that you are lawfully permitted to use the selected Payment Method in connection with your use of the Service.

9.4. We may require additional information from you before completing payment transactions. You must keep the Payment Methods you provided to us or to the Third Party Payment Processor current, complete, and accurate, and notify us promptly in case of any change in your Payment Method or other details you have provided.

9.5. Your Payment Method may be processed and handled through relevant third party service providers, such as banks, credit card service providers and payment processors (e.g. Israel Post, Super-Pharm, Kessef and Monox). Your Payment Method is therefore subject to the terms and conditions of these third parties pursuant to your contractual relations with them.

9.6. You acknowledge that the third parties processing any of the Payment Methods may charge you commission on their end of the transaction. We are not responsible for such commission, which is strictly within your contractual relations with the relevant third party service providers. We will not be liable for mistakes, errors, malfunctions or miscalculations that you or a third party service provider might make in the course of a payment transaction.

10\. **Term** **and Termination**

10.1. You may terminate your use of the Service at any time by uninstalling the App, cease making any use of the Service, or by providing Remitly with written notice by e-mail. In such a case, your User Account will be terminated once all outstanding

Transfer Requests have been completed. You will be able to withdraw any remaining funds in your User Account within five (5) business days of the termination notice.

10.2. Remitly may terminate your use of the Service at any time, effective immediately, upon sending a notice, with no liability to you or to any third party for any reason, if you are in breach of any of these Terms. Without derogating from the generality of the above, we may terminate your use of the Service if we suspect that you use or attempt to use the Service for Prohibited Purpose, breach the Service Restrictions, if you have not provided any information required by Remitly, provided false, inaccurate or incomplete information, or if your use of the Service does not comply with any legal or regulatory requirement (including those made by the Israeli Money laundering and Terror financing Prohibition authority or similar authorities in the country of the Recipient). You will be able to withdraw any remaining funds in your User Account within 10 business days of the termination notice. Without derogating from the generality of this section, Remitly may terminate Your use of the Service at any time following a 45 days prior notice.

11\. **Privacy**

We respect your privacy. Our [Privacy Notice](https://www.remitly.com/home/notice), which is incorporated to these Terms by reference, explains the privacy practices of the Service.

12\. **Intellectual Property**

All rights, title and interest in and to the Service, including without limitation, patents, copyrights, trademarks, trade names, service marks, trade secrets and other intellectual property rights and any goodwill associated therewith, are the exclusive property of Remitly and its licensors.

Remitly grants you a personal, non-transferable, non-sublicensable, limited in time license to use the Website and the App for as long as you are a Registered User of the Service, and in order to use the Service only. Unless expressly permitted in these Terms, you may not copy, distribute, display or perform publicly, sublicense,

decompile, disassemble, reduce to human readable form, execute publicly, make available to the public, adapt, make commercial use of, process, compile, translate, sell, lend, rent, reverse engineer, combine with other software, modify or create derivative works of the Website or App or any part thereof, either by yourself or by a third party on your behalf, in any way or by any means. You may not adapt or otherwise use, including in any Internet domain name, any name, mark or logo that is similar to our marks and logos. You must refrain from any action or omission which may dilute or tarnish our goodwill.

13\. **Changes and Availability**

13.1. We may, at any time and without prior notice change the layout, design, scope, features or availability of the Service.

13.2. The availability, functioning, quality and functionality of the Service depend on various factors, including software, hardware and communication networks, which may be also provided by third parties, at their responsibility. These factors are not fault-free.

13.3. We may revise these Terms, in whole or in part, at any time by notifying you of the amended Terms, either by posting on the Website or App or by e-mail notification to the address we have on file for your User Account. It is your responsibility to review such notifications of any changes or additional terms. Your continued use of the service after the effective date of the amended Terms constitutes your consent to the amended Terms.

14\. **LIMITATION OF LIABILITY**

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, REMITLY, SHALL NOT BE LIABLE TO YOU OR TO THE RECIPIENT FOR ANY INDIRECT, SPECIAL, PUNITIVE, EXEMPLARY, STATUTORY, INCIDENTAL OR CONSEQUENTIAL DAMAGE OR ANY SIMILAR DAMAGE OR LOSS WHATSOEVER (INCLUDING, WITHOUT LIMITATION, DAMAGES INCURRED FOR LOSS OF BUSINESS PROFITS OR REVENUE, LOSS OF PRIVACY, BUSINESS INTERRUPTION, LOSS OF BUSINESS INFORMATION OR ANY OTHER LOSS) ARISING OUT OR IN CONNECTION WITH THE USE OF, OR INABILITY TO

USE THE SERVICE, OR FROM ANY FAILURE, DELAY, ERROR OR BREAKDOWN IN THE FUNCTION OF THE SERVICE (EVEN IF REMITLY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES).

IN ANY EVENT OUR TOTAL, MAXIMUM LIABILITY UNDER THESE TERMS WILL NOT EXCEED: (I) IF A DISPUTE ARISES IN CONNECTION WITH CERTAIN TRANSFER(S) PROCESSED BY REMITLY – THE AMOUNT TRANSFERRED BY THE USER IN THE MOST RECENT TRANSFER THAT IS UNDER DISPUTE; OR (II) IF A DISPUTE DOES NOT ARISE IN CONNECTION WITH CERTAIN TRANSFER(S) PROCESSED BY REMITLY – THE COMBINED AMOUNTS TRANSFERRED BY THAT CERTAIN USER IN THE 3 MOST RECENT TRANSFERS PROCESSED BY REMITLY.

THE USER UNDERTAKES TO NOTIFY REMITLY OF ANY CLAIM OR ACTION ARISING UNDER OR RELATING TO THIS AGREEMENT AS SOON AS POSSIBLE AND IN ANY EVENT, NO LATER THAN (3) MONTHS AFTER THE CAUSE OF ACTION HAS OCCURRED. FAILURE TO PROVIDE SUCH NOTICE SHALL BE DEEMED AS A WAIVER OF SUCH CLAIM OR ACTION. THE USER ACKNOWLEDGES THAT REMITLY MAY BE UNABLE AND IS NOT OBLIGED TO MAINTAIN RECORDS WITH RESPECT TO ACTIONS MADE BY THE USER OR REMITLY, INCLUDING COMMUNICATION LOGS, MESSAGES, NOTICES, SMS MESSAGES AND OTHER FORMS OF COMMUNICATIONS, FOR A PERIOD OF MORE THAN 3 MONTHS. THEREFORE, FAILURE TO PROVIDE NOTICE MAY DAMAGE THE ABILITY OF THE PARTIES TO RETRIEVE SUCH INFORMATION.

15\. **Indemnification**

To the maximum extent permitted by law, you will indemnify, defend and hold harmless at your own expense, Remitly and its shareholders, directors, officers, employees, consultants and affiliates, from and against any damages, loss, costs and expenses, including attorney’s fees and legal expense, resulting from any claim, allegation or demand, connected with your use of the Service, your breach of these Terms or any rules or regulations applicable to the Service.

16\. **External Content**

16.1. The Service may contain content provided by third parties or links to

external websites (**“External Content”**). External content may be subject to different terms of use or privacy policies. Remitly does not assume any responsibility or liability for such External Content.

17\. **Application Marketplace**

17.1. The following terms apply if you downloaded the App from Apple’s App Store. You and we agree and acknowledge as follows:

17.2. These Terms are concluded between yourself and us, and not with Apple Inc. (“Apple”). Apple is not responsible for the App. In the event of a conflict between these Terms and the Usage Rules set forth for Licensed Applications (as defined in the App Store Terms of Service) or the App Store Terms of Service as of the Effective Date (that is when you indicated your agreement to be bound by these Terms, by clicking the appropriate button), the Usage Rules or the App Store Terms of Service will prevail. If any provision of these Terms is less restrictive than the corresponding provision of the Usage Rules or the App Store Terms of Service, the Usage Rules or the App Store Terms of Service will prevail.

17.3. You may use the App on an iPhone or an iPad that you own or control. Apple has no obligation whatsoever to furnish any maintenance and support services with respect to the App.

17.4. Apple is not responsible for addressing any claims by you or any third party relating to the App or your possession and/or use of the App, including (i) product liability claims, (ii) any claim that the App fails to conform to any applicable legal or regulatory requirement, and (iii) claims arising under consumer protection or similar legislation.

17.5. In the event of any third-party claim that the App or your possession and use of the App infringes that third party’s IP rights, Apple will not be responsible for the investigation, defense, settlement and discharge of any such infringement claim.

17.6. Apple and Apple’s subsidiaries are third party beneficiaries of these Terms.

Upon Your acceptance of these Terms, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms against you as a third-party beneficiary thereof. You represent and warrant that (i) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a “terrorist supporting” country; and (ii) You are not listed on any U.S. Government list of prohibited or restricted parties.

17.7. If you downloaded the App from a different application marketplace, other third parties may be beneficiaries of these Terms, pursuant to those marketplace’s terms. Such other third parties are not responsible for providing maintenance and support services with respect to the App.

18\. **Governing Law & Jurisdiction**

These Terms and your use of the Service will be exclusively governed by and construed in accordance with the laws of the State of Israel, excluding any otherwise applicable rules of conflict of laws, which would result in the application of the laws of a jurisdiction other than the State of Israel.

The competent courts located in the district of Tel-Aviv-Jaffa will have exclusive and sole jurisdiction over any dispute, claim or controversy arising from, or in connection with, the Service and its use, and with respect to any matter relating to the validity, applicability, performance or interpretation of these Terms. You and us, each, hereby expressly consent to personal jurisdiction in Israel and expressly waive any right to object to such personal jurisdiction or the non-convenience of such forum.

Notwithstanding the foregoing, we may also lodge a claim against you: (a) pursuant to the indemnity clause above, in any court adjudicating a third party claim against us; and (b) for interim, emergency or injunctive relief in any other court having general jurisdiction over you.

19\. **General**

19.1. **Third Party Service Providers.** In order to provide the Service, Remitly may

cooperate with and use the services of third parties including, banks, financial institutions, money services providers and others. Such services may include acceptance of deposits and delivery of transferred funds.

19.2. **Assignment.** You may not assign or transfer your rights and obligations under these Terms without our prior written consent. Any attempted or actual assignment by you, without our prior written consent, shall be null and void. Notwithstanding the provisions of the Assignment of Obligations Law-1969, we may assign these Terms in their entirety, including all right, duties, liabilities and obligations therein, upon notice to you and without obtaining your further specific consent, to a third-party, upon a merger, acquisition, change of control or the sale of all or substantially all of its equity or assets relating to the Agreement. By virtue of such assignment, the assignee assumes our stead, including all right, duties, liabilities and obligations.

19.3. **Severability.** If any provision of these Terms is held to be illegal, invalid, or unenforceable by a competent court, then the provision shall be performed and enforced to the maximum extent permitted by law to reflect as closely as possible, the original intention of that provision, and the remaining provisions of these Terms shall continue to remain in full force and effect.

19.4. **Interpretation.** The section headings in these Terms are included for convenience only and shall take no part in the interpretation or construing of these Terms. Whenever used in these Terms, the term “Including”, whether capitalized or not, means without limitation to the preceding phrase. All examples and e.g. notations are illustrative, not exhaustive.

19.5. **Entire agreement.** These Terms constitute the entire agreement between you and Remitly concerning the subject matter herein and supersede all prior and contemporaneous negotiations and oral representations, agreements and statements.

19.6. **Waivers.** No waiver, concession, extension, representation, alteration, addition or derogation from these Terms by us, or pursuant to these Terms, will be

effective unless consented to explicitly and executed in writing by our authorized representative. Failure on our part to demand performance of any provision in these Terms shall not constitute a waiver of any of our rights under these Terms.

20\. **Contact** **us.**

At any time, you may contact us with any question that you may have with respect to the Service, through the [Remitly Help Center](https://www.remitly.com/il/en/help) to initiate a chat with a support agent, or via telephone at \+972-9-376-0707.

21\. **Complaints.**

Should you wish to file a complaint regarding our services, please use our dedicated Complaints area accessible [here](https://www.remitly.com/il/en/help/article/complaints-process). Alternatively, your complaint can be raised via telephone at \+972-9-376-0707.

Previous Versions: [March 18, 2026](https://www.remitly.com/il/en/home/agreement-march-2026); [November 17, 2025](https://www.remitly.com/il/en/home/agreement-november-2025);