

The Ghana Special FX Promotion

Terms and Conditions:

- To be eligible for Ghana Special FX promotion ("Promotion") you must sign up for Remitly via Remitly's special FX rate-branded landing page and successfully complete your first transfer to Ghana.

- **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 on their first transfer ("**Qualifying Transfer**") to transfer of up to \$ (the "**Promotion Cap**") to Ghana at the foreign exchange rate (the "**Special FX Rate**") published on Remitly's Special FX branded landing page or mobile application linked to these Terms and Conditions, at the rate published at the time that the Qualifying Transfer is submitted by the customer.

- Special FX Rate Conditions. The Special FX Rate will be applied by Remitly directly to your Qualifying Transfer and cannot be used on subsequent transfers. The Special FX Rate is subject to change from time to time at Remitly's discretion. The Promotion will be valid for Qualifying Transfers submitted during the Promotion Period. The Qualifying Transfer must be Successfully Completed to be eligible for the Special FX Rate.

- A transfer is considered "**Successfully Completed**" when funds are deposited into your intended recipient's bank account. If the transaction is not Successfully Completed, the Special FX Rate available at the time of initiation will not be applied to any future transfers.

- 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 July 17 2025 at 12:00 AM Australian EST and ends on December 31 2026 at 11:59 PM Australian EST. 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 Transfer that is canceled 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. Remitly reserves the right to disqualify transfers that, in its opinion, are intended to circumvent these Terms and Conditions, or are deemed to be abusive.

- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute, or regulations. Remitly will collect, disclose and otherwise handle personal information (**PI**) in conducting the Promotion in accordance with its Privacy Policy, available at [Remitly's Privacy Policy](<https://www.remitly.com/au/ro/ghana/home/policy>). In addition, Remitly may also use PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning customer.