

entirety, you are not authorised to register as a "Referrer" or to participate in the Referral Program in any manner. You agree that we may send you, and any individual you refer, communications regarding the Referral Program, consistent with our Privacy Policy. We may update and/or vary these Referral Terms from time to time and may also add additional terms and conditions for specific "Rewards" where necessary. Any changes to these Referral Terms will be made available to you by posting on our website the revised version of the Referral Terms with an updated revision date. Your continued participation in the Referral Program after any such modification and notification thereof shall constitute your consent to such modification. You should review these Referral Terms periodically for any changes.

2. PARTICIPATION IN THE REFERRAL PROGRAM

As a participant in the Referral Program, you agree to use the Remitly service to promote the Referral Program in the manner specified by these Referral Terms, thereby acting as the Referrer ("**Referrer**").

Referrers must already be registered with the Remitly service. Additional information may be required of the Referrer to establish the Referrer's identity. You agree that the provision of such information is a requirement of participation in the Referral Program and obtaining any Rewards available.

3. PAYMENT AND QUALIFICATION FOR VALID REFERRALS AND REWARDS

The Referrer shall receive one reward ("**Reward**") for each separate person that the Referrer refers to Remitly (a "**Referee**") who meets all the following conditions ("**Valid Referral**"):

1. Referee and Referrer must reside in different households – you cannot refer yourself or anyone with your same household address;
2. Referee validly registers with the Remitly service;
3. Referee accesses the Remitly service directly from the Referrer's referral method (e.g., clicking on the Referrer's unique link) and completes the initial registration and initial money transfer with Remitly through that link;
4. Referee successfully uses the Remitly service to transfer money to a person other than the Referrer in a manner that is compliant with our User Agreement; and
5. Referee's money transfer transaction is not canceled (either by Referee or by Remitly).

We may also apply additional restrictions on your ability to claim a Reward which will be notified to you via these Referral Terms or via our services. The Reward may change from time to time at Remitly's discretion; however, Valid Referrals completed before the

change of the Reward will be honored.

Subsequent registrations and/or money transfers with Remitly by the Referee do not qualify as Valid Referrals. Money transfers initiated by the Referee after his or her first successful money transfer with Remitly, or to a Referee who is a previous user of Remitly's service, do not qualify as Valid Referrals.

Remitly reserves the right to void any referral or payment of any Rewards that: (i) appears to be fraudulent; (ii) appears to have been created as a result of a fraudulent transaction; or (iii) that violates the terms of our User Agreement.

4. OUR RESPONSIBILITY FOR LOSS OR DAMAGE SUFFERED BY YOU

4.1 We are responsible to you for foreseeable loss and damage caused by us. If we fail to comply with these Referral Terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking these Referral Terms or our failure to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen, or if, at the time our agreement is made, both we and you knew it might happen. We are not responsible for any loss or damage you suffer which is a result of you breaking these Referral Terms.

4.2 Exceptions to our limits on being liable to you. The limits on our liability to you under these Referral Terms do not apply if you suffer loss as a result of:

1. death or personal injury caused by our acts or omissions (including our negligence); and/or
2. our fraud or fraudulent misrepresentation.

4.3 We are not liable for business and certain other losses. We only make available our Referral Program to you for domestic and private use. If you use our services for any commercial, business or re-sale purpose neither we or our service providers (and each of their respective group companies, officers, agents, partners, contractors and/or employees) will have any liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity. We are also not liable to you for any losses you suffer as a result of the issuer of any Reward (including, without limitation, the issuer of a Reward Gift Card) failing to pay-out the Reward. As mentioned above, we are not liable for any loss or damage that is not foreseeable.

4.4 We are not liable for actions we take to comply with laws or for Events Outside Our Control. We will not be liable or responsible for any losses you may incur that were not

our fault or were because of any failure by us to perform (in part or full), or delay in the performance of, any of our obligations under these Referral Terms that is caused by our compliance with any law or regulation (including, without limitation, us seeking to comply with any anti-money laundering or counter terrorism law or regulation) or an "Event Outside Our Control".

4.5 Meaning of "Events Outside Our Control". An "Event Outside Our Control" means any act or event beyond our reasonable control, the consequences of which would have been unavoidable despite all efforts to the contrary and include without limitation strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks (including without limitation power failures, mobile network failures and internet disturbances). This would also include suspension of our services and/or the Referral Program resulting from maintenance and upgrades to our systems or the systems of any party used to provide our services and/or the Referral Program, outages on any phone network or in the case of mobile networks where you are not in an area of mobile coverage.

5. DELIVERY OF REWARDS

Remitly will provide the Reward in the form of cash, account service fee credit, free transactions, or branded gift cards ("Gift Cards"). Where the Referrer is given a choice as to the mode of Reward payment, that selection shall be final. Where the Referrer is not eligible to receive a given payment method due to their country or jurisdiction of origin, Reward payment shall be made in a manner selected by Remitly at its sole discretion (acting reasonably). The Referral Program cannot be used for commercial purposes. Remitly does not guarantee a delivery time on any Rewards earned. Additional information may be collected from the Referrer prior to delivery of the Rewards.

6. MAKING A REFERRAL AND BULK DISTRIBUTION

If a Referrer provides a unique referral link to another person by email, the email must be created and distributed in a personal manner that is appropriate and customary for communications with friends, family members, or persons with whom the Referrer has a prior relationship. Before entering any Referee email addresses and inviting them to participate in the Remitly Rewards Program you must ensure that you have the permission of each Referee you recommend to be contacted. You must only send referrals via this program to Referees who are 18 years of age or older. You also agree that we may disclose to Referees your details and that you made the referral. Bulk email distribution, distribution to strangers, or any other promotion of a unique referral link in a manner that would constitute or appear to constitute unsolicited email or "spam" or

other distribution of a unique referral link through channels other than personal email, social media services (Facebook, Twitter, Instagram, Pinterest, etc.) is expressly prohibited and will be grounds for immediate termination of the Referrer's Remitly profile and deactivation of the unique referral link. Nothing in these Referral Terms is intended or shall be deemed to constitute an agency relationship between the Referrer and [insert name of Remitly DIFC entity].

Disclaimer: Each Referrer is the sender of the unique referral link and it is the responsibility of the Referrer to ensure it is acting in compliance with all applicable law and regulation. By sending a unique referral link, the Referrer represents that he/she has the appropriate permission and consent.

7. OTHER IMPORTANT TERMS AND CONDITIONS

We reserve the right to amend or terminate the Referral Program at any time without notice. Resolution of all questions or disputes regarding eligibility for the Referral Program, earnings of Rewards, or your compliance with the terms and conditions of this these Referral Terms shall be subject to our reasonable interpretation.

We expressly reserve the right to close the Remitly profile or void the Rewards of any Referral and Referee if either party attempts to use the Referral Program in a questionable manner or referral link in breach of these Referral Terms, the Referrer and/or Referee has broken any terms of the User Agreement (in a non-trivial way), or in violation of any law, statute or governmental regulation. Users may not participate in the Referral Program where doing so would be prohibited by any applicable law, statute or regulations. Rewards cannot be claimed or used by employees of Remitly.

All information collected in the Referral Program shall be subject to our Privacy Policy. The Remitly Rewards Program is provided and operated by Remitly (DIFC) Limited .

We are regulated in the Dubai International Financial Centre (DIFC) by the Dubai Financial Services Authority (DFSA) for Providing Money Services (DFSA Firm Reference No. F00663). These Referral Terms are governed by English law. This means that these Referral Terms and any dispute or claim arising out of or in connection with them will be governed by English law. You and we both agree that the courts of the DIFC will have exclusive jurisdiction.

In the event there is any inconsistency between the English version of these Referral Terms and the translated text, the English text shall be binding.

Share Remitly with a friend: [Share Remitly!](<https://www.remitly.com/ae/en/users/login?u=aHR0cHM6Ly93d3cucmVtaXRseS5jb20vdXMvZW4vdXNlcnMvc2hhcmU%3D>)