New Customer Send via WhatsApp Promotion Terms and Conditions

- To be eligible you must sign up for the first time via the screen which linked you to these terms and successfully complete your first transfer during the Promotion Period as more fully described in the Promotion messaging that linked you to these terms (such successfully completed transfer is a “qualifying transfer”).

- 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 money 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.
- The Promotion is available for first-time customers only and is limited to one (1) per person. Existing customers are not eligible for this Promotion.

0-Fee transfer conditions:

- The 0 fee transfer will be directly applied to your first successfully completed transaction.
- 0 Fee transfer(s) do not apply to transactions made with credit cards.

Special FX Rate conditions.

- The special foreign exchange rate will be applied by Remitly directly to your first qualifying transfer up to the promotion cap as stated in the table below (the “Promotion Cap”). If you are a UAE customer, the special foreign exchange rate will be applied by Remitly's partner bank (itself licensed by the Central Bank of the United Arab Emirates).
- If you send below the Promotion Cap, the Special FX Rate will not be applied on subsequent transfers.
- Amounts sent in excess of the Promotion Cap will be sent at the foreign exchange rate normally applicable to the service selected by you at the time of

your transaction. FX rates are subject to change from time to time at Remitly's discretion.

- This Promotion has no cash value and cannot be transferred.
- The Promotion begins on January 21st 2026 at 12:00 PM Pacific Standard Time and ends at 3:59 PM Pacific Standard Time on December 31st 2026 (“Promotion Period”). Remitly’s server is the official clock for this Promotion. All dates are subject to change. Transfers submitted outside of the Promotion Period will not be eligible for this Promotion.
- Remitly reserves the right to (a) limit the number of individuals per household eligible for this Promotion; and (b) disqualify transfers that, in its opinion, are intended to circumvent Promotion rules, or are deemed to be abusive. 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 (acting reasonably).
- 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.
- Your election to participate in this 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 this Promotion is final.
- Cancellation or insufficient funding of your transfer will render you ineligible for this Promotion. This Promotion will not be valid for any transfer that is cancelled either by you or by Remitly.
- You may not participate in the Promotion where doing so would be prohibited by any applicable law, statute or regulations.
- Remitly reserves the right to void any offer redemption that appears to be fraudulent, results from a fraudulent transaction, or is not compliant with [Remitly's User Agreement.](https://www.remitly.com/home/agreement)
- 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.

- All information collected from you as part of the Promotion shall be subject to [Remitly's Privacy Policy.](https://www.remitly.com/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/home/agreement) and other terms and notices made available on our service. UK/EU customers: Please also refer to our [Key Service Information document](https://www.remitly.com/home/key-service-information) which provides details about the use of the Remitly service.

- If and to the extent there is a conflict or inconsistency between the above-mentioned documents and these terms, these terms shall prevail to the extent of any such conflict or 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/home/agreement).

- A risk of using our services includes the fact that currencies fluctuate in a manner determined by international financial markets and which are outside our control. This means that when you make a payment to Remitly to send money in a different currency to a recipient, the amount of money that you may pay to make a money transfer on one day may be different to the amount you need to make the same payment on a different day.

- If the Promotion is offered to US customers: 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 and in PR (TM-143), a Foreign Transmittal Agency in MA, and a Currency Transmitter in RI. NMLS No. 1028236.

- If the Promotion is offered to CA customers: This Promotion is provided and operated by Remitly Canada, Inc (“Remitly”) and is only offered to residents of Canada.

- If the Promotion is offered to AU customers: This Promotion is provided and operated by Remitly Australia Pty Ltd (“Remitly”) and is offered only to residents of Australia. Remitly is a company registered in Australia.

- If the Promotion is offered to UK customers: This Promotion is provided

and operated by Remitly U.K, Ltd ("Remitly") and is offered only to residents of the UK. Remitly is a company registered in England and Wales with company registration number 09896841. Registered address: 90 Whitfield Street, W1T 4EZ London, England, United Kingdom. Remitly is authorised and regulated by the Financial Conduct Authority under the Payment Services Regulations 2017 (reference number 728639) for the provision of payment services.

- If the Promotion is offered to EU customers: This Promotion is provided and operated by Remitly Europe Limited ("Remitly") and is offered only to residents of Austria, Belgium, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Liechtenstein, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, and Sweden.. Remitly Europe Limited, trading as Remitly, is regulated by the Central Bank of Ireland. Remitly is registered in Ireland under company number 629909. Registered address: Ground Floor, 1 Albert Quay, Ballintemple, Cork, T12 X8N6, Ireland.

- If the Promotion is offered to SG customers: This Promotion is provided and operated by Remitly Singapore Pte. Ltd. and is offered only to residents of Singapore. REMITLY SINGAPORE PTE. LTD. (UEN: 201920838N) ("Remitly") is licensed by the Monetary Authority of Singapore to provide Cross-Border Money Transfer Service as a Major Payment Institution (PS20200320). Please note that this does not mean you will be able to recover all the money you paid to Remitly if Remitly’s business fails.

- If the Promotion is offered to UAE customers: This Promotion is provided and operated by Remitly (DIFC) Limited and is offered only to residents of UAE. Remitly (DIFC) Limited is regulated by the DFSA. This marketing material is intended only for Retail Clients.

- If the Promotion is offered to NZ customers: This Promotion is provided and operated by Remitly NZ Limited, trading as Remitly, and is offered only to residents of New Zealand. Remitly NZ Limited, trading as Remitly, is a company registered in New Zealand (company number 8361344). Remitly is registered on the Financial Service Providers Register (FSP number 1003229) as operating a money or value transfer service, and changing foreign currency.

- If the Applicable Promotion is offered to JP customers: Remitly Japan K.K. is registered as a Type II Funds Transfer Service Provider under the Payment Services Act (Kanto Local Finance Bureau No. 00077). We are not a bank and do

not accept deposits. Registered address: Otemachi Bldg 4F Otemachi 1-6-1, Chiyoda, Tokyo, 100-0004, Japan.

- If the Applicable Promotion is offered to ISR customers: The Applicable Promotion is provided and operated by Remitly Israel (Rewire O.S.G Research and Development Ltd) ("Remitly") and is offered only to residents of Israel. Remitly Israel (Rewire O.S.G Research and Development Ltd), Company no. 515193704, holds a license for the provision of payment services and basic payment initiation, supervised by the Israel Securities Authority, and a license for the provision of basic credit services (License No. 63687), supervised by the Capital Market, Insurance and Savings Authority.

- If the Applicable Promotion is offered to BRA customers: The Applicable Promotion is provided and operated by Remitly Corretora de Câmbio Ltda and is offered only to residents of Brazil.