



Stripe Consumer Debit Card Terms of Service

Welcome!

Effective on May 1, 2026

1. Introduction and Scope

These Stripe Consumer Debit Card Terms of Service (these “**Consumer Debit Card Terms**”) form a legal agreement between Stripe, LLC (“**Stripe**”) and you, the individual who uses the Remitly-branded consumer debit card (the “**Card**”) for personal use (“**you**” or “**your**”). These Consumer Debit Card Terms govern your use of the Card related services Stripe offers for your personal use as further described in Section 6 below (the “**Consumer Debit Cardholder Services**”).

Stripe works with one or more banks (each, an “**Issuing Bank**”) to provide the Consumer Debit Cardholder Services. In connection with your use of the Consumer Debit Cardholder Services, the Issuing Bank directly issues your Card.

You may only obtain the Card through Remitly, Inc., a third-party platform (the “**Platform Provider**”). These Consumer Debit Card Terms govern your relationship with Stripe only.

Your Card is a consumer debit card. It is not a credit card or a gift card, and it does not provide any overdraft, line of credit, or other credit feature. Your ability to use the Card is limited to the available balance in your Consumer Financial Account. The terms for participating in the Consumer Financial Account are governed by the Consumer Financial Account Terms available at stripe.com/legal/remitly-wallet-tos. Your Card is governed by the Issuing Bank Terms (defined below), which contain important information about your rights and obligations, including applicable fees, transaction limits, error resolution procedures, and liability protections for unauthorized transactions.

To receive a Card via a Platform Provider, you must first agree to the Issuing Bank’s cardholder terms (the “**Issuing Bank Terms**”). Your continued use of that Card is subject to (a) those Issuing Bank Terms, (b) these Consumer Debit Card Terms, and (c) any agreement between you and the Platform Provider regarding your use of the Platform Provider’s services. The Issuing Bank Terms govern the terms and conditions of your Card, including accessing and using funds, fees, error resolution, unauthorized transaction protections, and other Card-related matters. **In the event of a conflict between these Consumer Debit Card Terms and the Issuing Bank Terms regarding your Card, your rights under applicable federal or**

state law, or your rights to error resolution or protections for unauthorized transactions, the Issuing Bank Terms will control.

Your Card is linked to a Consumer Financial Account, which is a consumer account exclusively available through the Platform Provider and powered by Stripe Payments Company. The terms governing your Consumer Financial Account, including how funds are held and custodial arrangements, are set forth in the Consumer Financial Account Terms of Service available at stripe.com/legal/remitly-wallet-tos. Your Card allows you to access funds that are held in your Consumer Financial Account to make purchases, withdraw cash, and conduct other transactions as described in the Issuing Bank Terms.

If your agreement with the Issuing Bank or the Platform Provider terminates, or if your Consumer Financial Account is closed, Stripe may restrict or terminate your access to the Consumer Debit Cardholder Services.

2. Agreement to Terms

By applying for or using the Consumer Debit Cardholder Services, you agree to these Consumer Debit Card Terms and acknowledge that you have read and understand the [Stripe Privacy Policy](#). You may only use the Consumer Debit Cardholder Services if you agree to these Consumer Debit Card Terms. If you do not agree to these Consumer Debit Card Terms, you must not apply for, activate, or use the Consumer Debit Cardholder Services in any manner for any purpose.

These Consumer Debit Card Terms incorporate by reference the terms of the [Arbitration Agreement](#), requiring you to resolve disputes between you and Stripe through binding individual arbitration. This includes a waiver of your right to a jury trial, prohibits you from participating in a class action lawsuit, and limits the time in which you may bring a claim against Stripe. Please read these Consumer Debit Card Terms carefully to ensure that you understand each provision.

3. Eligibility

To use the Consumer Debit Cardholder Services, you must:

- be at least 18 years old and reside in the United States;
- have the legal capacity to enter into a binding contract;
- not be the subject or target of any government sanctions, including those applied by the U.S. Office of Foreign Assets Control, or any other governmental entity; and
- not use the Consumer Debit Cardholder Services for any purpose other than personal, family, or household use.

You may not use the Consumer Debit Cardholder Services if Stripe has previously suspended or terminated your Stripe account, your access to any Stripe product or service, or any agreement between you and Stripe.

In connection with your application for a Card and use of the Consumer Debit Cardholder Services, Stripe, on behalf of the Issuing Bank, may collect your name, address, date of birth, Social Security number or tax identification number, and other information necessary to verify your identity as required by applicable law, including applicable requirements under the USA PATRIOT Act. You agree to provide accurate and complete information and to promptly update such information as necessary.

4. Additional Terms That Apply to You

The following terms are incorporated by reference into these Consumer Debit Card Terms and apply to your use of the Consumer Debit Cardholder Services:

- **Arbitration Agreement.** By applying for, activating, or using the Consumer Debit Cardholder Services, you agree to resolve all disputes with Stripe through binding individual arbitration in accordance with the terms of the [Arbitration Agreement](#), which includes a waiver of your right to a jury trial and prohibits you from participating in any class, collective, or representative action. You further agree that you must bring any claim against Stripe within one year after the cause of action arises, or that claim will be barred.
- [Privacy Policy](#). By applying for, activating, or using the Consumer Debit Cardholder Services, you acknowledge that you have read and understand the [Stripe Privacy Policy](#) and that Stripe will collect, use, and share your information in accordance with that policy.
- [Consumer Financial Account Terms](#). Your use of the Consumer Debit Cardholder Services requires a Consumer Financial Account. Your Consumer Financial Account is governed by the [Consumer Financial Account Terms of Service](#). These Consumer Debit Card Terms and the Consumer Financial Account Terms are separate agreements, and you must agree to both to use the Consumer Debit Cardholder Services.

Stripe may modify or amend these Consumer Debit Card Terms from time to time by posting a revised version on the Stripe website. For any material modifications, Stripe will use reasonable efforts to notify you in advance of their effectiveness, including by providing notice via the email address associated with your Card. The revised Consumer Debit Card Terms are effective on the date stated in the revised version, or immediately upon posting if no date is stated. Your continued use of the Consumer Debit Cardholder Services after the effective date of the modifications constitutes your express acceptance of those modified terms. If you do

not agree to any modifications to the Consumer Debit Card Terms, you must immediately stop using the Consumer Debit Cardholder Services.

5. E-Sign Disclosure

By applying for or using the Consumer Debit Cardholder Services, you agree to this electronic communications and signatures disclosure (this “**Disclosure**”) and consent to: (a) receive all Communications (as defined below) electronically; and (b) the use of electronic signatures.

“**Communications**” includes all: (i) notices, (ii) disclosures, (iii) statements, (iv) alerts; and (v) other communications that Stripe provides or makes available to you regarding the Consumer Debit Cardholder Services and the agreements governing your use of those services.

This Disclosure applies to all Communications that Stripe provides or makes available to you (whether on its own behalf or on behalf of its service providers, an Issuing Bank, the Platform Provider, or their respective affiliates and service providers) regarding the Consumer Debit Cardholder Services and the agreements governing your use of those services.

If you choose not to consent to this Disclosure or if you withdraw your consent, you must not apply for, activate, or use the Consumer Debit Cardholder Services, and Stripe may immediately terminate or suspend your access to those services.

- Methods of Providing Communications. Except as otherwise required by applicable law, Stripe may provide or make available Communications to you by:
 - posting them on the Stripe website;
 - notifying you through the Consumer Debit Cardholder Services;
 - sending an email to the email address associated with your Consumer Debit Cardholder Services account; or
 - delivering them via any other electronic format.

Charges may apply to Communications sent by electronic means and message frequency varies. Carriers are not liable for any delayed or undelivered messages. Data rates may apply.

- Electronic Signatures. Stripe may execute Communications electronically. At Stripe’s requests, you must execute Communications electronically. You agree that Communications you or Stripe sign electronically will be deemed to have the same legal effect as a signed physical document.
- Hardware and Software Requirements. In order to access, view, sign and retain Communications, you must have:

- an up-to-date device (e.g., computer, tablet, or mobile phone) which has internet access;
- a current, compatible web browser, including the current or immediately preceding version of Chrome, Internet Explorer, Firefox, Safari and Edge;
- a valid email account;
- an operating system on your device capable of receiving, accessing and displaying Communications in electronic form via text-formatted email or gaining access to the Stripe website using a supported browser, including any necessary software (e.g., Adobe to read PDF documents); and
- if you wish to store or print any Communications, a device capable of storing and printing Communications.

If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add Stripe and its relevant domains to your email address book to ensure you receive Communications.

- Accessibility. If you experience difficulty accessing or viewing any Communications, please contact Stripe at issuing-support@stripe.com.
- How to Withdraw Your Consent. Where offered, you may disable electronic Communications by responding to the Communication with “STOP”, or by following instructions in the Communication. Stripe will confirm when you have successfully unsubscribed.

In addition, you may withdraw your consent to receive electronic Communications, or to electronic signatures, under this Disclosure by writing to Stripe at “Stripe Issuing C/O Stripe, Inc., 112 Gull Drive South San Francisco, CA 94080” or at issuing-support@stripe.com.

Any withdrawal of your consent will be effective only after Stripe has had a reasonable period of time to process the withdrawal and will not affect the legal validity or enforceability of any Communications provided or transactions entered into prior to that withdrawal.

- Consequences of Withdrawing Consent. By disabling or withdrawing your consent to electronic Communications, you will no longer receive them from Stripe. This may disable important security controls for the Consumer Debit Cardholder Services and increase your risk of loss and adversely impact or affect your ability to use the Consumer Debit Cardholder Services.

The Consumer Debit Cardholder Services are a digital-only service. If you withdraw your consent to electronic Communications, Stripe may immediately

terminate these Consumer Debit Card Terms and restrict or terminate your access to Consumer Debit Cardholder Services.

- Requesting Paper Copies. You can request paper copies of electronic Communications from Stripe by contacting Stripe at stripe.com/contact. In your request, please specify the Communication you would like to receive in paper form, and your current mailing address. A fee may apply for paper copies of Communications.
- Updating Contact Information. It is your responsibility to keep your contact information, including your primary email address, current. You can update your primary email address and other contact information associated with your Consumer Debit Cardholder Services account through your Platform Provider.

6. Stripe's Role; Relationship to Your Card Account

Stripe provides the Consumer Debit Cardholder Services as the program manager. In that capacity, Stripe provides services on behalf of the Issuing Bank, including processing transactions, facilitating customer support, and providing technology and related services that enable you to access and use your Card.

Stripe is not the issuer of your Card. Your Card is issued by the Issuing Bank. Stripe is not a bank and does not hold your funds. Your funds are held in your Consumer Financial Account as described in the Consumer Financial Account Terms. In performing services on behalf of the Issuing Bank, Stripe may, among other things:

- process and facilitate Card transactions, including authorization of transactions against the available balance in your Consumer Financial Account, clearing, and settlement;
- facilitate the error resolution and unauthorized transaction investigation processes described in the Issuing Bank Terms, including receiving your notices of error, conducting investigations, and applying provisional credits as required by applicable law;
- provide or facilitate customer support for the Consumer Debit Cardholder Services;
- collect identity verification information on behalf of the Issuing Bank;
- deliver required disclosures, notices, and other Communications on behalf of the Issuing Bank;
- facilitate the delivery of periodic statements as required by the Issuing Bank Terms and applicable law;
- enable digital wallet functionality in connection with your Card, as described in the Issuing Bank Terms; and
- perform other services as described in these Consumer Debit Card Terms, the Issuing Bank Terms, or as otherwise required by applicable law.

When Stripe performs services described in the Issuing Bank Terms, including error resolution and unauthorized transaction protections under the Electronic Fund Transfer Act and Regulation

E, Stripe does so on behalf of and as an authorized agent of the Issuing Bank. Your rights under the Issuing Bank Terms and applicable law, including your rights to error resolution and protections for unauthorized transactions, are not limited, waived, or modified by these Consumer Debit Card Terms.

7. Our Intellectual Property Rights

Stripe reserves all rights not expressly granted to you in these Consumer Debit Card Terms. The Consumer Debit Cardholder Services are protected by trademark, copyright, patent and other laws of the United States and other countries. Stripe owns all rights, title, interest in and to the Consumer Debit Cardholder Services and all copies of the Consumer Debit Cardholder Services, and all Intellectual Property Rights in them. These Consumer Debit Card Terms do not grant you any rights to our Intellectual Property Rights or the Intellectual Property Rights of our licensors, licensees, or partners.

For the purposes of these Consumer Debit Card Terms, “**Intellectual Property Rights**” means all patent rights, copyright rights, mask work rights, moral rights, rights of publicity, trademark, trade dress and service mark rights, goodwill, trade secret rights, and other intellectual property rights that may exist now or come into existence in the future, and all of their applications, registrations, renewals and extensions, under the laws of any state, country, territory or other jurisdiction.

8. Termination

- Termination by Us. Stripe may terminate these Consumer Debit Card Terms, and Stripe may limit, suspend, change, or remove your access to the Consumer Debit Cardholder Services, including any feature or aspect of the Consumer Debit Cardholder Services, at any time for any reason. If commercially reasonable, Stripe will take reasonable steps to notify you before taking any action that restricts your access to the Consumer Debit Cardholder Services. If in our sole judgment you fail, or Stripe suspects that you have failed, to comply with any term or provision of these Consumer Debit Card Terms, Stripe may terminate these Consumer Debit Card Terms at any time without prior notice to you and accordingly Stripe may terminate your access to the Consumer Debit Cardholder Services.
- Termination by You. You may terminate these Consumer Debit Card Terms at any time and for any reason by terminating your access to the Consumer Debit Cardholder Services. Termination will be effective on the date that your access to the Consumer Debit Cardholder Services are terminated.
- Effect of Termination. Upon termination of these Consumer Debit Card Terms, your right to access or use the Consumer Debit Card Services immediately ceases, and all licenses and rights granted to you under these Consumer Debit Card Terms automatically terminate. **The disposition of any remaining available balance in your**

Consumer Financial Account following termination is governed by the Issuing Bank Terms and the Consumer Financial Account Terms, as applicable. You should contact Support or your Platform Provider for information on how to access any funds remaining in your Consumer Financial Account.

Termination does not revoke any third-party payment authorizations or your obligation to satisfy any pending transactions. You acknowledge that, subject to applicable law, Stripe has no obligation to provide you with access to any data or information submitted through the Consumer Debit Cardholder Services after termination, except to the extent required by the Issuing Bank Terms or applicable law, including your right to obtain your transaction history as described in the Issuing Bank Terms.

The following provisions will survive even after these Consumer Debit Card Terms terminate: Arbitration Agreement, Stripe's Role, Our Intellectual Property Rights, Disclaimer of Warranties, Limitation of Liability, Governing Law, Assignment and Third-Party Beneficiaries, and Miscellaneous Terms.

9. Disclaimer of Warranties

You release Stripe from any claims, demands, and damages arising out of disputes relating to your use of the Consumer Debit Cardholder Services, including those disputes with other parties.

We, our affiliates, and our respective agents and contractors make no warranties with respect to the products, services, or information provided by the Platform Provider and the Issuing Bank to you. You agree, with respect to any claim regarding the products, services, or information provided by the Platform Provider and the Issuing Bank to you, that Stripe is not responsible or liable for, and you release Stripe from all claims, demands, and damages, including but not limited to: (a) claims based on any inaccurate, incomplete, or out-of-date information offered by the Platform Provider or the Issuing Bank; or (b) claims about any third-party platform where you may interact with or purchase from.

Subject to statutory consumer guarantees, which will apply irrespective of this disclaimer, the Consumer Debit Cardholder Services are provided "as-is" and without any representation or warranty, whether express or implied. Stripe makes no representation or warranty of any kind whatsoever (other than those implied by statute) with respect to the Consumer Debit Cardholder Services or the content, materials, information, and functions Stripe makes accessible, and specifically disclaims all implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement. Stripe does not promise that the Consumer Debit Cardholder Services will be uninterrupted, error-free, free from cyber attacks, or secure.

Notwithstanding the foregoing, nothing in this section limits, waives, or modifies: (a) any rights you have under the Issuing Bank Terms; (b) any rights or protections afforded to you under the

Electronic Fund Transfer Act, Regulation E, or any other applicable federal or state consumer protection law; or (c) any obligation Stripe has to you when acting on behalf of the Issuing Bank, including with respect to error resolution, unauthorized transaction protections, and the delivery of required disclosures and periodic statements.

Some laws limit or prohibit disclaiming the warranties referred to in the previous paragraphs, or impose obligations on Stripe that it cannot eliminate with these Consumer Debit Card Terms. In those cases, this section (Disclaimer of Warranties) does not restrict, exclude or modify any consumer rights under any applicable law.

10. Limitation of Liability

Stripe will not be liable to you for any failure to perform our obligation under these Consumer Debit Card Terms due to a Force Majeure Event. A **“Force Majeure Event”** is any event beyond Stripe’s control that significantly impacts its ability to perform its obligations under these Consumer Debit Card Terms, including a strike or other labor dispute; labor shortage, stoppage or slowdown; supply chain disruption; embargo or blockade; telecommunication breakdown; cyber blackout; power outage or shortage; inadequate transportation service; inability or delay in obtaining adequate supplies; weather; earthquake; fire; flood; act of God; riot; civil disorder; civil or government calamity; epidemic; pandemic; state or national health crisis; war; invasion; hostility (whether war is declared or not); terrorism threat or act; applicable law; or act of a regulator or other governmental agency or entity with jurisdiction over the Consumer Debit Cardholder Services, Stripe, or you, as applicable.

Subject to applicable laws, Stripe will not be liable to you for any failure to perform our obligations under these Consumer Debit Card Terms where performance of that obligation would have put Stripe in violation of applicable law.

Stripe will not be liable to you in any circumstances for:

- Loss of business, loss of goodwill, loss of opportunity, or loss of profit; or
- Any loss that Stripe could not have reasonably anticipated.

Subject to these Consumer Debit Card Terms and applicable laws, in no event will Stripe's liability arising out of or in connection with these Consumer Debit Card Terms exceed \$200 USD.

Notwithstanding the foregoing, this section does not limit Stripe's liability to you for: (a) any obligation arising under the Electronic Fund Transfer Act, Regulation E, or any other applicable federal or state consumer protection law that cannot be limited by agreement; (b) Stripe's obligations when acting on behalf of the Issuing Bank with respect to error resolution, provisional credits, unauthorized transaction protections, or the delivery of periodic statements under the Issuing Bank Terms; or (c) Stripe's gross negligence, willful misconduct, or fraud.

You and Stripe agree that the other has relied on the disclaimer of warranties and limitation of liability stated above in entering into these Consumer Debit Card Terms, the limitation and disclaimer are essential to the agreement between you and Stripe under these Consumer Debit Card Terms, and they will apply to the fullest extent allowed by applicable law.

Some laws restrict our ability to disclaim or limit our liability. In those cases, this section does not restrict, exclude or modify any consumer rights under any applicable law.

11. Governing Law

California law will govern any claim or dispute between you and Stripe that arises out of these Consumer Debit Card Terms, regardless of conflict of law principles.

12. Assignment and Third-Party Beneficiaries

You must not assign your rights or obligations under these Consumer Debit Card Terms to anyone without our prior written consent. Stripe may delegate performing our obligations, and Stripe may assign our rights and novate our obligations under these Consumer Debit Card Terms to Stripe affiliates, at any time for any reason by providing notice to you.

13. Miscellaneous Terms

These Consumer Debit Card Terms, together with the [Arbitration Agreement](#), the [Stripe Privacy Policy](#), and the [Consumer Financial Account Terms of Service](#) are the only agreements or terms between you and Stripe regarding the Consumer Debit Cardholder Services. For the avoidance of doubt, the Issuing Bank Terms are a separate agreement between you and the Issuing Bank and are not agreements between you and Stripe, even though Stripe may deliver or administer the Issuing Bank Terms on the Issuing Bank's behalf. The Consumer Financial Account Terms govern your Consumer Financial Account and the custody of your funds; these Consumer Debit Card Terms govern Stripe's program management services in connection with your Card. These Consumer Debit Card Terms do not create any partnership, joint venture, or other agency relationship between you and Stripe. If Stripe does not immediately exercise a right Stripe has under these Consumer Debit Card Terms, Stripe does not waive that right. Stripe retains its ability and right to enforce any part of these Consumer Debit Card Terms at a later time. If any part of these Consumer Debit Card Terms is found unenforceable, that part will be ignored, and all of the remaining terms will remain in effect.

14. Contact

If you have a question about the Consumer Debit Cardholder Services or how these Consumer Debit Card Terms apply to you, please contact support via the methods identified by your Platform Provider.