



Remitly Wallet, Powered by Stripe - Private Preview - Consumer Terms

Last updated: May 14, 2026

1. Remitly Wallet, Powered by Stripe Services.

1.1 The Remitly Wallet, Powered by Stripe terms (“Consumer Financial Account Terms”) supplement the [General Terms](#) (except references to Business Purpose) and the [Stripe Financial Services Terms](#), which together govern the use of the Remitly Wallet, Powered by Stripe (“Stripe Consumer Financial Account Services”). Capitalized terms that are not defined in these Stripe Financial Account Terms have the same meanings given to them in the [General Terms](#) or the [Stripe Financial Services Terms](#). If Consumer Accountholder is using Stripe for Business Purposes, these terms do not apply to their business use. Where conflict exists between General Terms and the Consumer Financial Account Terms, the Consumer Financial Account Terms prevail.

1.2 Preview Service. The Consumer Financial Account Terms are Preview Services. Stripe reserves the right to update these terms, and will notify you as Law requires.

2. Use of the Stripe Consumer Financial Account Services.

2.1 Scope. Stripe Consumer Financial Account Services are money transmission services, and SPC is a licensed money transmitter and registered money services business, as defined under the Consumer Financial Account Regulatory Requirements. Consumer Financial Account Holder must reside in the Stripe Consumer Financial Account Territory to use the Stripe Consumer Financial Account Services. Remitly, Inc. (“Consumer Platform”) will provide Consumer Accountholder access to the Remitly Wallet, Powered by Stripe. The Remitly Wallet, Powered by Stripe, is exclusively offered to Remitly customers through the Remitly platform. Subject to the Consumer Financial Account Regulatory Requirements and these Stripe Consumer Financial Account Terms, Consumer will be able to (a) add and receive funds to the Consumer Financial Account via supported funding methods; and (b) transfer funds from the Consumer Financial Account to any account able to receive funds from a Consumer Financial Account.

2.2 Acknowledgment.

Consumer acknowledges that Consumer Accountholder’s use of the Stripe Consumer Financial Account Services may be subject to additional terms specific to Consumer Accountholder’s Consumer Platform, which Consumers Platform will provide at the time Consumer Accountholder requests access to the Consumer Financial Account Services.

2.3 Customer Identification Program Notice. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Consumer Financial Account.

3. Consumer Financial Account Authorized Users.

3.1 Instructions from Stripe Consumer Platform.

Consumer Accountholder authorizes SPC to accept instructions from Consumer Accountholder's Consumer Platform with respect to Consumer Financial Account Transactions, manage Consumer Accountholder's Consumer Financial Account and take other action on Consumer Accountholder's Financial Account.

3.2 Instructions. SPC may refuse to comply with an instruction from Consumer Accountholder's Consumer Platform if SPC believes that:

- (a) the instruction is fraudulent or Consumer Accountholder did not authorize it;
- (b) there are multiple or conflicting instructions;
- (c) complying with the instruction may expose SPC or its Affiliates to liability.

4. Operating Consumer Accountholder's Consumer Financial Account.

4.1 Accessing Consumer Accountholder Consumer Financial Account.

Consumer Accountholder may access Consumer Accountholder's Consumer Financial Account through a mechanism offered by the Consumer Platform to the Consumer Accountholder. Stripe does not provide Consumer Accountholder access to Consumer Financial Account information.

4.2. Statements and Transaction History

A history of all Consumer Financial Account Transactions will be provided through the Consumer Platform. Stripe does not provide periodic written statements. For a fee, a physical statement may be provided to a Consumer Accountholder.

4.3 Account Security.

Consumer Accountholder must keep Consumer Accountholder's account credentials and the devices on which Consumer Accountholder accesses Consumer Accountholder's Consumer Financial Account secure and confidential at all times. In addition to being responsible for Consumer Financial Account Transactions conducted on Consumer Accountholder's Consumer Financial Account, to the extent permitted by Law, a Consumer Accountholder is responsible for all losses, damages and costs that SPC and its Affiliates suffer as a result of Consumer Accountholder's delay in notifying SPC of the unauthorized access.

4.4 Consumer Accountholder Obligations.

Consumer Accountholder must:

- (a) not use the Consumer Financial Account to directly send or receive from a recipient located outside the Consumer Financial Accounts Territory; provided, however, that nothing in this

Section shall restrict a Consumer Platform from providing international money transfer or remittance services directly to the Consumer Accountholder.

(b) comply with all Consumer Financial Account Regulatory Requirements in connection with Consumer Accountholder's use of the Consumer Financial Accounts Services; and

(c) promptly notify Consumer Accountholder's Stripe Consumer Platform of each change to any information Consumer Accountholder provides or makes available to SPC and its Stripe Consumer Platform in connection with its Consumer Financial Account (including all information pertaining to Consumer Accountholder's country of citizenship, residence, and legal and tax status).

4.5 VBANs

Unless otherwise agreed in writing by Stripe, when provided, any VBAN issued for the Consumer Financial Account must only be used in connection with the Consumer Financial Account.

Consumer Accountholder must maintain the security of the VBAN and prevent its misuse. Stripe, its Affiliates, and Stripe's Financial Providers will not be liable for any losses, damages, or costs arising out of or related to Consumer Accountholder's use or disclosure of the VBAN. Consumer Accountholder acknowledges that a VBAN is not an account at a Financial Account Bank.

4.6 Interest. No Interest Unless Advised.

Unless Consumer Accountholder's Consumer Platform advises otherwise, Consumer Accountholder will not earn interest on funds in the Consumer Financial Account. Stripe may be compensated for placing Consumer Accountholder's funds at a Consumer Financial Account Bank.

4.7 Legal Process.

Consumer Accountholder authorizes Stripe to comply with each Legal Process relating to Consumer Accountholder or Consumer Accountholder's Consumer Financial Account that Stripe or Consumer Platform receives, without needing to determine whether that Legal Process was validly issued or is enforceable. If a Hold is in effect, SPC will continue to charge all applicable fees, even though Consumer Accountholder's Consumer Financial Account cannot be closed. SPC may charge Consumer Accountholder a fee for, and recover SPC's costs incurred in, complying with each Legal Process. If the Consumer Financial Account Regulatory Requirements permit, SPC will deduct those fees and costs from Consumer Accountholder's Available Balance.

5. Transactions on Consumer Financial Accounts

5.1 No Overdraft Feature.

There is no overdraft feature associated with Consumer Accountholder's Consumer Financial Account. If Consumer Accountholder's Available Balance is not sufficient to pay for each Consumer Financial Account Transaction in the order in which it is processed, SPC may return or reject the Consumer Financial Account Transaction, or SPC may permit the Consumer Financial Account Transaction to proceed, in which case Consumer Accountholder's Consumer Financial Account may become overdrawn. SPC does not impose a fee when it returns or rejects a

Consumer Financial Account Transaction for which there are insufficient funds. However, third parties may impose a fee or other charge (such as penalty interest) for dishonored or late payments, and the Consumer Accountholder is solely responsible for those fees and charges.

5.2 Consumer Accountholder's Right to Stop Payment.

If Consumer Accountholder wishes to stop any scheduled or preauthorized transfer from Consumer Accountholder's Consumer Financial Account, then Consumer Accountholder must give Consumer Accountholder's Consumer Platform instructions to do so in time for the Consumer Platform to instruct SPC at least 3 business days before the day on which the Consumer Financial Account Transaction is scheduled to be made.

5.3 SPC's Right to Refuse.

To the extent the Consumer Financial Account Regulatory Requirements do not prohibit the actions listed in this Section, SPC may refuse to complete any Consumer Financial Account Transaction, including:

- (a) if Consumer Accountholder's Consumer Financial Account has insufficient funds to cover a Consumer Financial Account Transaction;
- (b) if SPC is unable to verify ownership of or other information about Consumer Accountholder's Consumer Financial Account, or the individual or entity to or from whom the funds will be transferred;
- (c) to protect the security of Consumer Accountholder's Consumer Financial Account and SPC's systems; or
- (d) if the Consumer Financial Account Transaction would violate these Stripe Consumer Platform Terms or the Consumer Financial Account Regulatory Requirements.

5.4 Consumer Financial Account Limitations.

There may be limits on the number and value of Consumer Financial Account Transactions that Consumer Accountholder may make from Consumer Accountholder's Consumer Financial Account, which are described on the Consumer Accountholder's Consumer Platform Dashboard. SPC may allow Consumer Financial Account Transactions that exceed applicable limits, or temporarily reduce Consumer Accountholder's limits from time to time without notice (unless the Consumer Financial Account Regulatory Requirements require otherwise). SPC or Consumer Accountholder's Consumer Platform may change the limits at any time.

5.5 Reviewing Consumer Accountholder's Consumer Financial Account Transactions.

(a) *Obligation to Review.* Consumer Accountholder must review Consumer Accountholder's Consumer Financial Account history and each Consumer Financial Account Transaction as soon as possible. If Consumer Accountholder believes that there is an error or discrepancy in a Consumer Financial Account Transaction, Consumer Accountholder must, in accordance with Section 7.3 and 7.4, notify Consumer Accountholder's Consumer Platform after Consumer Accountholder's Consumer Platform makes the Consumer Financial Account history available to

Consumer Accountholder (or, if applicable, a longer period stated in the Consumer Financial Account Regulatory Requirements).

(b) *Assistance in Investigations*. Consumer Accountholder must assist SPC and Consumer Accountholder's Stripe Consumer Platform in the investigation and related prosecution of claims for unauthorized Consumer Financial Account Transactions by completing the appropriate statements and reports that SPC or Consumer Accountholder's Consumer Platform reasonably requests. Failure to assist SPC in these investigations does not constitute a waiver of a Consumer Accountholder's rights or SPC's responsibilities to Consumer Accountholder under Consumer Financial Account Regulatory Requirements

5.6 Withholding Consumer Financial Account Transactions.

If after final settlement of any Consumer Financial Account Transaction, Consumer Accountholder or any third party asserts a claim to Consumer Accountholder's Consumer Platform alleging that the Consumer Financial Account Transaction was altered, contained a forged or unauthorized signature or endorsement, or was not properly payable for any reason, then SPC may withhold the amount of the Consumer Financial Account Transaction from Consumer Accountholder's Consumer Financial Account until the claim is finally investigated and resolved, subject to Consumer Financial Account Regulatory Requirements.

6. Liability

6.1 Except to the extent required by law or Sections 7.3, 7.4, and 7.5 of this Agreement, the Stripe Parties will not be liable to Consumer Accountholder, or any third party for any losses, damages, or costs arising out of or relating to:

- (a) a failed Consumer Financial Account Transaction on Consumer Accountholder's Consumer Financial Account, including if SPC decides to refuse to pay or decline any Consumer Financial Account Transaction or if a Consumer Financial Account Transaction fails due to circumstances outside of SPC's control;
- (b) SPC or Consumer Accountholder's Consumer Platform completing a Consumer Financial Account Transaction or otherwise acting in reliance upon any incorrect or incomplete information provided or made available to SPC or Consumer Accountholder's Consumer Platform;
- (c) SPC's refusal to comply with Consumer Accountholder's Consumer Platform's instructions as established by Consumer Financial Account Terms; or
- (d) any correspondent bank's negligence or failure, or funds lost in transit.

6.2 Arbitration Agreement. IF YOU ARE LOCATED IN THE UNITED STATES, YOU AGREE TO OUR ARBITRATION AGREEMENT, WHICH REQUIRES YOU TO RESOLVE DISPUTES BETWEEN YOU AND STRIPE ON AN INDIVIDUAL BASIS THROUGH ARBITRATION, PROHIBITS YOU FROM MAINTAINING OR PARTICIPATING IN A CLASS ACTION LAWSUIT, WAIVES YOUR RIGHT TO A JURY TRIAL, AND LIMITS THE TIME IN WHICH A CLAIM MAY BE BROUGHT.

7. Fees and Security.

7.1 Fee Disclosure.

Consumer Accountholder's Consumer Platform is responsible for disclosing to Consumer Accountholder all applicable fees (if any) that apply to Consumer Accountholder's use of the Consumer Financial Account Services. Consumer Accountholder's Consumer Platform will disclose those fees at the time Consumer Accountholder requests access to the Consumer Financial Account Services and will disclose any changes before they take effect as required by law.

7.2 Consumer Accountholder's Responsibility for Disputes.

Except to the extent required by law or Sections 7.3, 7.4, and 7.5 of this Agreement, Consumer Accountholder is liable to SPC for all losses, damages, and costs that SPC incurs as a result of any dispute involving Consumer Accountholder's Consumer Financial Account, including as a result of relying on Consumer Accountholder's Consumer Platform's representations or instructions. Consumer Accountholder authorizes SPC to (i) deduct these losses, damages, and costs from funds in Consumer Accountholder's Consumer Financial Account; or (ii) set them off in accordance with Section 7.6 of these Consumer Financial Account Terms with or without prior notice to Consumer Accountholder.

7.3 Consumer Accountholder Liability for Unauthorized Financial Account Transactions. Tell Stripe AT ONCE if Consumer Accountholder believes account credentials have been lost or stolen, or if Consumer Accountholder believes that a Financial Account Transaction has been made without permission. (a) Liability Tiers:

- **Within 2 Business Days:** If Consumer Accountholder communicates to Stripe within two (2) Business Days after learning of the loss or theft of account credentials, Consumer Accountholder can lose no more than \$50 if someone used credentials without permission.
- **After 2 Business Days:** If Consumer Accountholder does NOT communicate to Stripe within two (2) Business Days after learning of the loss or theft of account credentials, and Stripe can prove it would have been possible to prevent use credentials without permission if Consumer Accountholder had told Stripe, Consumer Accountholder could lose as much as \$500.
- **After 60 Days:** If Consumer Accountholder statement (or transaction history) shows transfers that Consumer Accountholder did not make, tell Stripe at once. If Consumer Accountholder does not tell Stripe within 60 days after the statement was made available electronically, Consumer Accountholder may not get back any money lost after the 60 days if Stripe can prove Stripe could have stopped someone from taking the money if Consumer Accountholder had communicated in a timely manner.

7.4 In Case of Errors or Questions About Consumer Accountholder's Consumer Financial Transactions. Telephone us at **1-844-604-0924** or write us at **112 Gull Drive, South San Francisco, CA 94080** when statement is wrong or more information is needed about a transfer

listed on the statement. Stripe must hear from Consumer Accountholder no later than 60 days after making the FIRST statement available on which the problem or error appeared.

1. Provide Consumer Accountholder's name and account number (if available).
2. Describe the error or the transfer, and explain as clearly as possible as to the belief there is an error or more information is needed.
3. Tell Stripe the dollar amount of the suspected error.

If a Consumer Accountholder tells Stripe orally, Stripe may require Consumer Accountholder to send a complaint or question in writing within 10 Business Days.

7.5 Investigation and Resolution.

(a) 10-Day Investigation Period: Stripe will determine whether an error occurred within 10 Business Days after receipt of error notice and will correct any error promptly.

(b) 45-Day Extension & Provisional Credit: If Stripe needs more time, however, Stripe may take up to 45 days to investigate a complaint or question. If Stripe decides to do this, Stripe will credit Consumer Accountholder's Consumer Financial Account within 10 Business Days for the amount believed to be in error, and Consumer Accountholder will have the use of the money during the time it takes to complete the investigation. If Stripe asks Consumer Accountholder to put complaint or question in writing and does not receive it within 10 Business Days, account may not be credited.

(c) New Accounts & Foreign Transactions: For errors involving new accounts, point-of-sale, or foreign-initiated transactions, Stripe may take up to 90 days to investigate complaint or question. For new accounts, Stripe may take up to 20 Business Days to credit account for the amount believed to be in error.

(d) Results of Investigation: Stripe will share results within three (3) Business Days after completing investigation. If Stripe decides that there was no error, Consumer Accountholder will receive a written explanation. Consumer Accountholder may ask for copies of the documents that we used in our investigation.

7.6 Setoff.

SPC may deduct, recoup or setoff all fees Consumer Accountholder owes SPC (if any) from funds in Consumer Accountholder's Consumer Financial Account, even if this would cause an overdraft. Alternatively, SPC may invoice Consumer Accountholder for some or all of those fees on a monthly basis in arrears, and Consumer Accountholder must pay the fees within 30 days after the date of the invoice.

8. Closing a Consumer Financial Account.

8.1 Closing Consumer Accountholder's Consumer Financial Account.

After Consumer Accountholder's Consumer Financial Account is closed, SPC will enable Consumer Accountholder's Consumer Platform to provide Consumer Accountholder access to Consumer Accountholder Consumer Financial Account history for 60 days, or longer, where required by Law.

8.2 Adverse Claims.

If there are conflicting instructions with respect to Consumer Accountholders's Consumer Financial Account or if there is any dispute regarding Consumer Accountholder's Consumer Financial Account, then without limiting SPC's rights under these Consumer Financial Account Terms, SPC may refer the conflict or dispute to a court for resolution. If any person notifies SPC of a dispute, SPC does not need to decide if the dispute has merit before SPC takes further action. SPC may exercise any of these rights without notice to the Consumer Accountholder.

9. E-Sign Disclosure. Consumer Accountholder agrees to the Stripe E-Sign Disclosure. It provides that we will communicate with Consumer Accountholder electronically. Consumer Accountholder's electronic agreement has the same effect as if signed in ink, and the Consumer Accountholder agrees to receive notices through our Consumer Financial Account Services as a condition of the Consumer Financial Account Service.

10. Disclaimers

10.1 General Disclaimer. Stripe provides the Consumer Financial Account Services "AS IS" and "AS AVAILABLE". To the maximum extent permitted by Law, Stripe does not make any, and expressly disclaims all, express and implied warranties and statutory guarantees with respect to its performance under these Consumer Financial Account Terms, the Consumer Financial Account Services, Financial Partners, and the Documentation, including as related to availability, the implied warranties of fitness for a particular purpose, merchantability and non-infringement, and the implied warranties arising out of any course of dealing, course of performance or usage in trade.

10.2 Term and Termination. These Consumer Financial Account Terms will apply until the first to occur of (a) Stripe making the Consumer Financial Account Services generally available to all Stripe users in the Consumer Financial Account Territory; (b) Stripe notifying you that it will stop offering the Consumer Financial Account Services to you (which Stripe may decide to do at any time, in its discretion); (c) you ceasing to use the Consumer Financial Account Services in accordance with these Consumer Financial Account Terms; or (d) termination of the Agreement. If Stripe makes the Consumer Financial Account Services generally available to all Stripe users in the Consumer Financial Account Territory, your continued use of Consumer Financial Account Services will be subject to terms and Fees that Stripe may specify at that time.

11. Definitions.

"Consumer Financial Account Authorized User" means an individual that a Consumer Financial Accounts Accountholder authorizes to use the Consumer Financial Accounts Services.

"Consumer Financial Account Bank" means a bank through which a Stripe Entity holds Consumer Accountholder funds.

"Consumer Financial Account" means the Stripe Account that Stripe provides to a Consumer User as part of the Stripe Consumer Financial Account Services.

"Consumer Financial Account Regulatory Requirement" means Law and the rules of the electronic funds transfer networks the Stripe Consumer Financial Accounts Services use.

"Consumer Financial Account Transaction" means an Inbound Transaction or an Outbound Transaction.

"Hold" means a restriction on the availability of funds in a Consumer Financial Account that a Stripe Entity places as a result of delayed funds availability, Legal Process, or other reason.

"Legal Process" means a writ of attachment, lien, levy, subpoena, warrant, or other legal order.

"SPC" means Stripe Payments Company, which is a Stripe Affiliate.

"Consumer Financial Accounts Accountholder" means a Consumer User using the Consumer Financial Accounts Services for personal, family, or household purposes, and has successfully completed the onboarding requirements described in the Consumer Financial Accounts - Platform Terms as well as anything else required as described in the Documentation.

"Consumer Financial Accounts Account Information" means Personal Data or information that a Consumer Platform provides on behalf of its Consumer Accountholders to enable Stripe and its Affiliates to (a) determine the Consumer Accountholders eligibility to access the Consumer Financial Accounts Services; (b) make the Consumer Financial Accounts Services available to Consumer Financial Accounts Accountholders; and (c) fulfill their responsibilities to applicable Consumer Financial Account Banks and electronic funds transfer networks that Consumer Financial Accounts Services use.

"Consumer Financial Accounts Dashboard" means a user interface a Stripe Consumer Platform provides that enables a Consumer Financial Accounts Accountholder to manage its Consumer Financial Account.

"Consumer Financial Accounts Services" means the Services that enable a Consumer Platforms Accountholder to create and maintain a Consumer Financial Account where the Consumer Platforms Accountholder can (a) store, spend, and manage funds; and (b) make electronic payments and funds transfers to and from that account.

"Consumer Financial Accounts Territory" means the United States.

"Remitly Wallet, Powered by Stripe" means the Services that enable Consumer Accountholder to (a) access a Consumer Financial Account; (b) fund a Consumer Financial Account with a Received Credit or with a Balance Transfer; (c) make Outbound Transactions; and (d) engage in other permitted Consumer Financial Account Transactions; as further described in the Documentation.

“Stripe Consumer Financial Account Services” means the Remitly Wallet, Powered by Stripe.

“VBAN” means the virtual account number associated with Consumer Accountholder that is provisioned by a Consumer Financial Account Bank.