

WorldRemit Corp. Recipient User Terms and Conditions

These Recipient User Terms and Conditions (“**Recipient User Agreement**”) are effective as of 16 September 2024. This Recipient User Agreement is a contract between you and us. It describes the terms and conditions by which you will be bound when you use the services accessible at one or more of our Channels including, without limitation, the WorldRemit app and the Sendwave app (“**Platform**”). Do not use the Platform if you do not agree to be bound by this Recipient User Agreement. By using the Platform you are agreeing to the terms and conditions of this User Agreement.

You can view and download a copy of this Recipient User Agreement at any time through the Recipient App.

As used throughout this Recipient User Agreement, the terms “**WorldRemit**”, “**we**”, “**us**”, and “**our**” refer to WorldRemit Corp., a Delaware corporation, together with its affiliates, employees, directors, successors, and assignees. The terms “**Recipient**”, “**you**” and “**your**” refer to you as a user of the Platform. The term “**Zepz**” depending on the context, refers to the WorldRemit brand, the Sendwave brand or both brands.

In addition to this Recipient User Agreement, you should also read and comply with the below:

- Zepz Recipient Privacy Policy (this document describes how we process personal data we collect about you, or that you provide to us);
- Zepz Electronic Communications Policy; and
- WorldRemit or Sendwave Cookies Policy (these documents describe information about the “cookies,” trackers, and other similar technologies used in our Channels).

Section 1. Definitions

Capitalized terms that are not otherwise defined in this Recipient User Agreement have the following meanings:

- “**Account**” means an account we provide you through which you may access our Platform.
- “**Business Day**” means Monday through Friday, excluding public holidays, in the United States.
- “**Channel**” means any website, mobile application, or interface used to offer our Platform.
- “**Disbursement Partner**” means a third party who will disburse funds and handle other in-country services to Recipients to complete a withdrawal of funds from a Subwallet.
- “**Payment Instrument**” is an instrument, for example a debit or credit card, bank account, or mobile application, used to withdraw funds from a Subwallet.
- “**Payout Amount**” is the amount paid out to the Recipient.
- “**Recipient**” is a person who is authorized by a Sender to withdraw funds from a designated Subwallet.
- “**Regulation E**” is the regulation at 12 C.F.R. Part 1005, inclusive of its appendices and supplements, that implements the Electronic Fund Transfer Act in the United States of America.

- **“Recipient App”** is the Zepz branded application through which you may, among other things, access the Platform to obtain funds sent to you by a Sender.
- **“Sender”** is a Zepz customer that has been authorized by WorldRemit, to authorize Recipients to withdraw from a designated Subwallet.
- **“Service Provider”** is a third party that either you or WorldRemit, as context requires, uses in connection with the Platform, examples of which may include your Payment Instrument issuer, an internet service provider, a mobile device manufacturer and network operator, our distribution partners, etc.
- **“Transaction Amount”** is the amount in US dollars that the Sender provides to WorldRemit for transmittal to the Recipient.
- **“Transaction”** is a transaction that is requested or submitted by you through the Recipient App.
- **“Transfer”** is a Sender’s order to send money through the Money Transfer Service.

Section 2. Eligibility for the Platform

2.1 Age and Capacity. You must be at least eighteen (18) years old to access or use the Platform or Channels, unless applicable law requires you to be older, in which case, you must be at least as old as required under applicable law. You must be able to form legally binding contracts under applicable law. Other restrictions may apply.

2.2 Others. You may not request, submit or receive a Transaction on behalf of any other person other than the Sender if you are so authorized.

2.3 Offer and Acceptance. If you submit a Transaction, you are requesting that we process your Transaction, an offer that we may accept or reject at our sole discretion.

2.4 Multiple Accounts. You may only have one active Account. If we determine that you are using multiple accounts we reserve the right to merge, suspend, or terminate one or more of your Accounts or limit, suspend, or terminate your use of the Platform.

Section 3. Platform Restrictions.

3.1 General. We may refuse any Transaction or limit the amount to be transferred, either on a per transaction or aggregated basis. These limits may be imposed on individual Accounts. We reserve the right at any time to modify or discontinue all or any part of the Platform.

3.2 Delays. Your Transaction may be delayed by our effort to verify your identity and otherwise to comply with laws or manage our financial risk. You may cancel your Transaction at any time while it is pending.

3.3 Commercial Transactions. You should not use the Platform to receive money except from people that you know. We are not responsible for the quality or delivery of any goods or services that are paid for using the Platform. You accept that using the Platform to pay for goods and services or receive payment for goods and services is at your own risk.

3.4 Impermissible Use. You may not use the Platform in violation of this Recipient User Agreement or applicable laws, rules, or regulations. It is a violation of this Recipient User Agreement to use the Platform for any of the following: sexually-oriented materials or services, gambling activities, fraud,

money laundering, the funding of terrorist organizations, or the purchase or sale of tobacco, tobacco related paraphernalia, firearms, prescription drugs, or other controlled substances. If you use the Platform in connection with illegal conduct, WorldRemit reserves the right to report you to law enforcement and take other actions it deems suitable in compliance with applicable law.

3.5 Ineligibility. We may refuse Transactions from certain Senders and to certain Recipients that are included on the Specially Designated Nationals list, Non-cooperative Countries and Territories list, and such other lists as issued by different governmental agencies and international organizations.

3.6 No Changes. We generally do not let you change the details of a Transaction once it's submitted to us for processing. It is your responsibility to make sure your Transaction details are accurate.

3.7 Restricted Activities. In connection with your use of one or more of our Channels or the Platform, or in the course of your interactions with WorldRemit or any user of other third party in respect of our Platform, you will not:

- (a) breach this Recipient User Agreement, or any other agreement between you and WorldRemit;
- (b) provide false, inaccurate, or misleading information;
- (c) refuse to cooperate in an investigation or provide confirmation of your identity;
- (d) use an anonymizing proxy; or
- (e) use any automatic device, or manual process to monitor, access, or copy our website or Recipient App.

Section 4. How and Why We Collection Personal Information

4.1 Privacy Policy. By agreeing to this Recipient User Agreement, you acknowledge and consent to our Zepz Recipient Privacy Policy available [here](#).

4.2 Customer Identification Program. Pursuant to applicable law, rules, and regulations we may obtain, verify, and record information about you. We may require that you provide us with nonpublic, personal, identifying information. We may also lawfully obtain information about you from other sources without your knowledge, including non-personal identifying information that we may obtain while you visit or use our website or Recipient App. Please see our Zepz Recipient Privacy Policy for further information.

4.3 Disclosures. We may provide information about you and your Transactions to third parties, including government authorities, law enforcement agencies, and our Disbursement Partners. For more information about our disclosure practices, see our Privacy Policy [here](#).

4.4 Verifying Information. You authorize us to make any inquiries, to you or to others, which we deem reasonable or necessary to validate the information that you provide to us. This may include asking you for additional information, requiring you to take steps to confirm ownership of your email address or financial instruments, verifying your information against third-party databases, or through other sources.

Section 5. Opening an Account

5.1 Complete Your Profile. To use our Platform, you must create and complete your profile where we will store certain information about you (a “**Profile**”). We will use the information in your Profile to determine if you are eligible to open an Account and use our Platform by assessing potential fraud and other risks if you use our Platform. You are responsible for keeping your mailing address, email address, telephone number, and other contact information complete, accurate, and up-to-date in your Profile. To complete your Profile, you must: (a) agree to this Recipient User Agreement; (b) be at least 18 years old or at least as old as applicable law may otherwise require; (c) provide us with complete, accurate, and truthful information about you and how you will use our Platform (including any documents we may reasonably request); (d) create a password, personal identification number or other security credential (“**Security Credentials**”) and complete all registration tasks; (e) complete eligibility requirements or other actions that we, our, or your Service Providers may need to allow you to access and use the Platform; and (f) download our Recipient App.

5.2 Current WorldRemit Recipients. If you are already a Recipient onboarded with WorldRemit, by entering this Recipient User Agreement you give us permission and authorize us to use your current WorldRemit profile information to assist you in completing your Zepz Profile.

5.3 Account Opening. If you meet our eligibility requirements and all terms and conditions of this Recipient User Agreement, your Account will be opened. You can access your Account through our Platform.

5.4 Transaction History. You can access a complete record of your Transactions in your Account in the Recipient App at any time.

Section 6. WorldRemit’s Intellectual Property

You acknowledge that the Platform, including the content of our website, Recipient App, text, graphics, logos, and images, as well as all other WorldRemit copyrights, trademarks, logos, and product and service names are owned exclusively by us or one of our affiliates (the “**WorldRemit Intellectual Property**”).

You agree not to display, use, copy, or modify the WorldRemit Intellectual Property in any manner other than as permitted by this Recipient User Agreement so that you may use the Platform. You are authorized solely to view and retain a copy of the pages of our website and Recipient App for your own personal, non-commercial use. You further agree not to: (a) use any robot, spider, scraper, or other automated device to access the Platform; (b) remove or alter any author, trademark, or other proprietary notice or legend displayed on this website (or printed pages thereof); or (c) infringe WorldRemit Intellectual Property or any third party’s copyright, patent, trademark, trade secret, or other intellectual property rights, or rights of publicity or privacy.

If you provide us with any suggestions, feedback, reviews, or input (“**Feedback**”) related to our Platform, we and our affiliates will own all right, title, and interest in and to the Feedback, even if you have designated the Feedback as confidential. We and our affiliates will be entitled to use the Feedback without restriction, including for marketing or business purposes. You assign to us all right, title, and interest in and to the Feedback and agree to provide us with any assistance we may require to document, perfect, and maintain our rights in the Feedback. For this purpose, the word “assign” is a

legal term that means to legally transfer the benefit, such as you legally transferring the benefit of the Feedback to us.

Section 7. Disclaimer of Warranties

We make reasonable efforts to ensure that Transactions are processed in a timely manner, but we make no representations or warranties regarding the time needed to complete processing or our ability to successfully process any Transaction request. Availability of the Platform is dependent on many factors outside of our control. Your rights in respect of warranties may vary by jurisdiction, and you may have a right to a refund as expressly described herein.

We take measures to protect your personal data, but we cannot guarantee that unauthorized third parties will not be able to defeat those measures and access your personal data. Any personal data you provide us is at your own risk.

We are not responsible for any viruses or harmful technologies that may affect our website, Recipient App, or Platform.

Section 8. Limitation of Liability

IN NO EVENT SHALL WORLDREMIT, OUR AFFILIATES, OUR SERVICE PROVIDERS, OR OUR OR EACH OF THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, REPRESENTATIVES, OR EMPLOYEES BE LIABLE TO YOU FOR ANY OTHER DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES BEYOND THE SUM OF \$50 (IN ADDITION TO REFUNDING THE TRANSACTION AMOUNT AND FEES), INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF WORLDREMIT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) RESULTING FROM NEGLIGENCE ON THE PART OF WORLDREMIT, DISBURSEMENT PARTNERS, OR OUR OR THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, REPRESENTATIVES, OR EMPLOYEES.

Section 9. Dispute Resolution and Governing Law

9.1 Governing Law. This Recipient User Agreement is governed according to the laws of the State of Delaware, and all activities performed in connection with the Platform shall be deemed to have been performed in Delaware. Any controversy, dispute, or claim between us arising out of or relating to the Platform or this Recipient User Agreement (a “**Claim**”) shall be governed by and construed in accordance with the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the laws of the State of Delaware, except that body of law governing conflicts of law.

9.2 Disputes with [WorldRemit]. If you have a dispute regarding the Platform you may report this to us online or, for WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at transactionhelp@worldremit.com; for Sendwave, call us at +1 701 515 4355; or email us at help@sendwave.com; or by mail at WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703 USA.

9.3 Arbitration. To the extent permitted by applicable law, you and WorldRemit agree that any Claim will be settled by binding arbitration, except that each party retains the right to bring an individual action in small claims court. If a party elects arbitration, the arbitration will be administered by American Arbitration Association (the “**AAA**”), an established alternative dispute resolution provider,

under its Consumer Arbitration Rules. The AAA Consumer Arbitration Rules are available at adr.org. You and [WorldRemit] agree that each of us may bring claims against each other only on an individual basis and not on a class, representative, or collective basis. **You acknowledge and agree that you and [WorldRemit] are each waiving the right to a trial by jury or to participate as a plaintiff or class member in any purported class action or representative proceeding.**

9.4 Forum for Disputes. For any claim or dispute that arises between us that is not subject to arbitration under this Section 9, you and WorldRemit agree that such dispute must be resolved by a court located in Wilmington, Delaware. You and WorldRemit agree to submit to the personal jurisdiction of the courts located within Wilmington, Delaware for the purpose of litigating all such claims or disputes.

Section 10. E-Sign Disclosure and Consent Notice

10.1 Electronic Communications from WorldRemit. By accepting this Recipient User Agreement as indicated below, you consent to receive and view disclosures, notices, statements, and other communications (collectively, “**Communications**”) from WorldRemit relating to your Account electronically by any of the following means:

- Text to your mobile phone number associated with your Account (which may include a link to Communications on our website or in our Platform), including through the use of an automatic telephone dialing system or similar device to do so;
- To your email associated with your Account; or
- Notifications from our website or Recipient App.

Delivery by any of these means will constitute proper notice to you under applicable law. You acknowledge that Communications will include, but may not be limited to, the following:

- Our website, Zepz Recipient Privacy Policy, or Recipient User Agreement (“**Policies and Agreements**”);
- Disclosures or amendments we may provide you with under our Policies and Agreements;
- Activity and any other information regarding your use of our Platform and Account;
- Receipts, confirmations, status updates, authorizations and transaction history for your Account;
- Communications regarding the resolution of any claimed errors; and
- Communications required or permitted by law or regulation.

10.2 Your Right to Revoke Consent. Because we communicate electronically, you must provide your consent to receive Communications electronically in order to establish an Account and use our Platform. You may withdraw your consent to receive all Communications electronically by emailing us: recipientsupport@sendwave.com. If you fail to provide, or if you withdraw, your consent to receive Communications electronically, we will decline to establish an Account for you, or we will terminate, suspend, or decline to provide the Platform, unless you are entitled by applicable law to receive non-electronic Communications.

10.3 Hardware and Software Requirements. In order to receive Communications, whether by text or email, you need to have a means of printing or storing them. In addition to having an email address and phone number you must have the following:

- A computer or mobile device with Internet connection;
- A current web browser with cookies enabled;
- A valid email address on file in your [Account];
- Ability to store or print the Communications; and
- If you use a spam blocker, you must add recipientsupport@sendwave.com and transactionhelp@worldremit.com to your email address book or whitelist (collectively, “**System Requirements**”).

We reserve the right to change these System Requirements and will provide you with a Communication when we make a material change to the System Requirements.

10.4 Receiving Texts and Emails. In order to receive Communications, you must ensure that the primary mobile phone or email address that you provide us is your valid, current phone number or email address, and you are able to receive at that address texts or email messages containing Communications including attached electronic documents and that such Communications, including portions that are attached documents are available for viewing and storing or printing by you. You agree to promptly update your email address by updating your [Account] if your email address changes. You acknowledge that our ability to notify you of the availability of your Communication is contingent on the validity of your mobile phone number and email address in our records. You understand and agree that if we send you a Communication and you are unable to receive the Communication because you provided inaccurate or blocked contact information or if the Communication is otherwise unavailable to you, we will deem such Communication provided to you. However, if your mobile phone or email address is no longer valid, we reserve the right to determine your [Account] is inactive or take other actions as set forth in this Recipient User Agreement. You will not be able to conduct any transactions in your [Account] until you update your mobile phone or email address in your [Account].

10.5 Reservation of Rights. The Platform does not allow for Communications to be provided in paper format or through other non-electronic means. However, we reserve the right to provide you with any Communication in writing, rather than electronically. You agree to maintain on file with us your current street address and to promptly update your address in the event it changes by updating your [Account]. Although we may waive our fee for delivery of paper Communications, we reserve the right to charge a Communication request fee and to increase this fee at our discretion.

10.6 Print Disclosures. We recommend that you print a copy of this Recipient User Agreement and any Communication that you view electronically for your records as the Communication may not be accessible online at a later date.

10.7 Your Consent. By clicking on the “Sign Up” button in our sign up flow, which you adopt as your electronic signature, you agree that (a) we may provide Communications to you electronically, on the terms and conditions set forth in this Recipient User Agreement, (b) the consent shall last until you revoke your consent, and (c) you meet the System Requirements specified above. If you do not wish to receive Communications electronically, you will not be able to open an Account with us to use our Service.

General. You understand and agree that we are responsible for sending the Communications to you electronically by email or text to the address in your [Account] profile or through the Platform. We are not responsible for any delay or failure in your receipt of the email or text notices and whether or not

you choose to view the Communication, subject to your right to revoke your consent to receive Communications electronically.

Section 11. Term and Termination of this Recipient User Agreement

11.1 Term of this Recipient User Agreement. This Recipient User Agreement starts when you accept the electronic version of it or begin using the Platform (such as when you register for the Platform on our website or our Recipient App). In either case, that date is the starting date of this Recipient User Agreement between us. This Recipient User Agreement will continue until it is terminated by you or us. There is no minimum period for how long this Recipient User Agreement will continue.

11.2 Terminating this Recipient User Agreement. You can terminate this Recipient User Agreement at any time and for any reason by contacting us: +1-714-455-2320 or email to recipientsupport@sendwave.com We can also terminate this Recipient User Agreement at any time and for any reason.

11.3 Effect of Termination of this Recipient User Agreement. When this Recipient User Agreement ends: (a) you must immediately stop using the Platform; (b) you are still responsible for paying us any and all Fees owed to us before the Recipient User Agreement ended; (c) all licenses provided to you under this Recipient User Agreement will immediately end; (d) we can delete all of your [Account] information that we stored for your use of our Platform (except if we are required by applicable law to retain it for a certain amount of time); and (e) we are not liable to you or any third party for any issues arising from your inability to access the Platform or for deleting your information or [Account] data.

11.4 Terms and Conditions that Will Continue. Any sections or provisions of this Recipient User Agreement that are necessary to enforce the purpose of this Recipient User Agreement after it has ended will continue to remain in effect after this Recipient User Agreement ends.

Section 12. Subwallets and Transfers

12.1 Subwallet Transfers. A Sender may allocate funds to a “Subwallet,” which is a component of a Sender’s account with WorldRemit through which the Sender permits a Recipient who is so authorized (“**Authorized Recipients**”) to receive a Transfer of funds. For you to receive a Transfer of funds allocated to a Subwallet by a Sender, such Sender must invite you to download the Recipient App, you must create an Authorized Recipient profile through the Recipient App, and you must agree to this Recipient User Agreement. We have the right to approve or not approve of your profile creation. The money held in the Subwallet will remain Sender’s money and Sender may close the Subwallet or remove funds allocated to a Subwallet without notice to you. Money allocated for pending Transaction is not available for a Transfer to you. You agree that you have been authorized by a Sender as an Authorized Recipient to request and receive Transfers of funds from the respective Subwallet through your use of the Recipient App. You may make a request through the Recipient App for a Sender to Transfer certain funds to you from a Subwallet.

You agree that the Sender has authorized you as an Authorized Recipient to do the following: (a) request a Transfer of funds in the designated Subwallet of any amount of money in the Subwallet via one or more of WorldRemit’s available Disbursement Partners for your cash pick-up, bank or mobile wallet deposit, or cash delivery; (b) make requests for funds to be allocated into the Subwallet, (c) access and

view certain Subwallet information, such as available funds for Transfer; (d) contact Customer Support for assistance as necessary.

If you do not receive a Transfer of funds in a Subwallet within ninety (90) days of its deposit we reserve the right to move those funds back to the Sender's primary Wallet. If this occurs, such funds will not be available for Transfer unless the Sender reallocates such funds to the Subwallet.

12.2 Agency Designation. In connection with your use of the Recipient App, Sender may designate you as its agent for the sole purposes of (1) requesting a remittance transfer as defined by Regulation E and (2) receiving the pre-payment disclosure and receipt as required by Regulation E. By specifying that you have accepted such designation in the Recipient App and subsequently using the Recipient App, you represent and warrant to us that you have appropriately accepted such agent designation from Sender. If Sender revokes its designation of you as its agent you shall not act in such an agent capacity, and your use of the Recipient App following such revocation shall represent and warrant to us you no longer are and are not acting in such agent capacity.

Section 13. General

13.1 Third-party Website Links and Content. Any external links to third-party websites or third-party content on our website or Recipient App are provided as a convenience to you and does not imply [WorldRemit]'s endorsement of the third-party website or content. These sites are not controlled by us in any way and we are not responsible for the accuracy, completeness, legality, or any other aspect of these other sites including any content provided on them. You access such websites at your own risk.

13.2 Entire Agreement. This Recipient User Agreement constitutes the entire agreement between you and [WorldRemit] and governs your use of the Platform, superseding any prior agreements between you and WorldRemit.

13.3 No Waiver. The failure of WorldRemit to exercise or enforce any right or provision of this Recipient User Agreement shall not constitute a waiver of such right or provision. If any provision of this Recipient User Agreement is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless agree that the arbitrator or court should endeavor to give appropriately valid effect to the intention of the Recipient User Agreement as reflected in the provision, and the other provisions of the Recipient User Agreement shall remain in full force and effect.

13.4 Force Majeure. We shall not be liable for any failure or delay in the performance of the Platform to the extent such failure or delay is caused by matters beyond our reasonable control, including, without limitation: changes in applicable laws; closure or unavailability of required physical or network infrastructure; telecommunications or internet failure; government actions; sovereign default; power failure; civil unrest; war; and natural disasters including, but not limited to, earthquake, fire, or flood.

13.5 Modification of Recipient User Agreement and Platform. We may modify this Recipient User Agreement from time to time. You can review the most current version of the Recipient User Agreement at any time by reviewing our webpage [here](#). You may end your use of the Platform if you do not agree with any modification or amendment. You agree that you shall not modify this Recipient User Agreement and acknowledge that any attempts by you to modify this Recipient User Agreement shall be void. From time to time we might offer new features or updates to existing Platform, such as

maintenance, resolving security threats, fixing bugs, making upgrades, so on, to the Platform. We may also require you to update digital content (like our Recipient App) from time to time.

13.6 Other Terms. This Recipient User Agreement may be supplemented by other terms applicable to the Platform you use. These terms are incorporated into this Recipient User Agreement by reference. To the extent that any of these terms are determined to be in conflict with this Recipient User Agreement, this Recipient User Agreement shall control. Additional terms may apply to specific transactions and, when presented to you through our Channels, will be part of this Recipient User Agreement.

13.7 Language. This Recipient User Agreement is drafted in the English language and translations may be provided in other languages. You agree that the English version of the Recipient User Agreement will control in the event of any inconsistency between the English and translated versions in any dispute related to this Recipient User Agreement.

13.8 Contact Information. Questions, notifications, and requests for refunds or further information can be sent to us, as follows:

Recipient App	Online	By Phone	By Email	By Post
WorldRemit	Through our WorldRemit Recipient App or by chat available on the contact us page.	+1.202.580.0383 (toll number), +1.855.383.7579 (toll free)	transactionhelp@worldremit.com	WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703, USA
Sendwave	Through our Sendwave Recipient App	+1-714-455-2320	recipientsupport@sendwave.com	WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703, USA

13.9 Taxes. You agree to comply with applicable tax laws when using the Platform, including any reporting obligations and paying taxes that become due when you use our Platform.

13.10 Fees From Your Service Providers. Your Service Providers may charge you additional fees when you use our Platform. Such fees for which we are not responsible include third-party fees, such as charges imposed by your Payment Instrument issuing financial institution or bank for overdraft, not sufficient funds, or ATM withdrawals. You are solely responsible for all fees charged by your Service Providers in connection with your use of our Platform.

13.11 Security. Your security is important to us and we use a variety of security measures to make sure that your information is secure. If you think you have been or might be a victim of fraud, please contact us immediately for WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at transactionhelp@worldremit.com; for [Sendwave], call us at +1 701 515 4355; or email us at help@sendwave.com.

13.12 Licenses and Registrations. WorldRemit Corp. is a U.S. state licensed money transmitter (NMLS No. 1179663) and is registered as a money services business with the Financial Crimes Enforcement Network. Please see <https://www.worldremit.com/en-us> for a complete list of our state licenses.