

How Remitly is Advancing Financial Inclusion Across the UK and Beyond Through Education, Trust, and Safety

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At Remitly, we believe that access to financial services should not be determined by language, location, or background. True inclusion requires more than availability – it demands affordability, accessibility, security, and the confidence to use financial services securely. That's why we're investing in solutions that help all customers, especially those in vulnerable situations, feel informed, protected, and equipped with the tools to navigate financial services with confidence.

Financial Literacy: Removing Language as a Barrier. In 2024, we launched Quid's English, a free online glossary defining the UK's most confusing financial terms and money slang. Designed with simplicity in mind, it helps people, particularly those who speak English as a second language, understand financial language and avoid costly mistakes.

Research shows that over 3 million people in the UK speak English as a second language, and they are significantly more likely to encounter challenges when navigating financial decisions. Our survey revealed that this group is more likely to experience hidden fees, unexpected charges, or regret signing financial agreements

they did not fully understand.

Recognising this, Remitly has and is making intentional investments to improve accessibility throughout the customer journey. This includes enhanced multilingual support, machine learning-powered translations, interpreter services, and tailored training for our customer support teams to better understand and respond to individual needs.

As a regulated financial provider, we share the UK's public policy goal of ensuring informed financial decision-making and inclusion, and are committed to building customer confidence at every step.

Safer Use: Helping Customers Avoid Online Scams. Digital access is only empowering when it is safe. Scam tactics are evolving, and we are responding by working with experts to help our customers spot and avoid online scams.

Earlier this year, we launched a nationwide awareness campaign about romance scams providing guidance to help customers protect their personal details and avoid financial loss, particularly during emotionally vulnerable moments.

Our Trust and Safety Centre is a hub for scam prevention tools and resources. Equipped with an interactive quiz, webinar, scam and fraud guidance, as well as real-life scenarios to help customers recognise red flags early.

Collaborating for Greater Impact. To further amplify our efforts, we worked with Get Safe Online to host a public webinar, connecting our customers with expert advice on avoiding fraud – especially while supporting loved ones across borders.

"At Remitly, we know that sending money is about more than transactions – it's about trust. From simplifying financial jargon to safeguarding against scams, we're committed to giving our customers the confidence to navigate financial systems securely and successfully," said **Danielle Treharne, VP of Business Management for EMEA and APAC**.

We know that inclusion also means providing services in a way that works for consumers and at a time they need it. That's why we offer 24/7 chat and phone support in a range of languages. These efforts are also part of Remitly's broader commitment to equity and inclusion, ensuring financial systems work for everyone, regardless of language, background, or circumstance.

Transparent and Predictable Pricing. Customers should know what they're paying and what their loved ones will receive. That's why Remitly clearly displays

fees, exchange rates, and delivery estimates before a transfer is sent. We also guarantee delivery by the time we promise. If your money doesn't arrive on time, you can ask us to refund your transfer fee. That's part of our aim to give customers peace of mind – particularly when supporting loved ones in moments of need.

Everything we do is rooted in what matters most to our customers: affordability, access, security, and the confidence to use financial services safely. As outlined in our annual 2024 Global Impact Report, we're committed to keeping our services simple, secure, and relevant to real-life needs – helping our customers feel informed, protected, and empowered every step of the way.

Explore our Global Impact Report to see how we're building accessible, affordable, secure, and relevant financial solutions – and visit our Trust and Safety Centre for tools to help you stay informed and protected.