Remitly


# A Better Exchange Rate Tomorrow? Smart Rate on the Remitly Global Card Has You Covered

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For many of the customers Remitly serves, sending money home can come with an unexpected second job: watching the exchange rate.

Customers may set alerts, wait for the right moment, or even cancel and resend a transfer in hopes of getting a better rate. And once the money has landed there can still be a lingering question: *Should I have waited?*

**Smart Rate is designed to take that uncertainty off your plate.**

With Smart Rate, Remitly Global Card customers can send money at the exchange rate they see. If the rate improves over the next 24 hours, and even after the money was delivered, Remitly credits the difference toward the next remittance. If the rate doesn't improve, customers keep the rate they locked in when the transfer was sent.

The result is a simpler experience with no trying to time the market, no second-guessing a decision, and no wondering whether waiting would have meant more money for loved ones.

Smart Rate is another way Remitly is working to make sending money fair, fast and flawless.

*Smart Rate is available today to eligible, invited Remitly Global Card customers, with the Card's regional rollout expanding globally through the remainder of 2026. Haven't been invited yet? Join the waitlist at remitly.com/cards.*