RemitLink Terms and Conditions

Including Refunds and Cancellations

Version 2.0 | Effective date: 9 November 2026 | Remit Link Pty Ltd ACN 677 845 831

> Please read these Terms before you use our Services. By ticking the acceptance box when you sign up, or when you are asked to accept a new version, you agree to be bound by these Terms. Our Privacy Policy explains how we handle your personal information and is available at remitlink.com.au/privacy.

1. About us

1.1 RemitLink is the trading name of Remit Link Pty Ltd ACN 677 845 831 ("**RemitLink**", "**we**", "**us**", "**our**"), with its registered office at 27 Montmorency Ave, Wollert VIC 3750.

1.2 We are registered with the Australian Transaction Reports and Analysis Centre (**AUSTRAC**) as an independent remittance dealer. We are a reporting entity under the AML/CTF Act 2006 (Cth) (the **AML/CTF Act**).

1.3 We provide international money transfer services from Australia to Pakistan. Funds are paid out in Pakistan through licensed partner banks.

1.4 Contact: info@remitlink.com.au | [Phone number] | Business hours: [Days and hours, Melbourne time].

2. Definitions

Term	Meaning
Account	Your RemitLink customer account.
Beneficiary	The person you nominate to receive a Transfer.
Business Day	A day other than a Saturday, Sunday or public holiday in Victoria.
Fee Schedule	Our published list of fees and charges, available at remitlink.com.au/fees, as updated under clause 18.
Partner Bank	A licensed bank in Pakistan that pays out Transfers on our behalf.
Quote	The exchange rate, fee and amount payable to the Beneficiary that we show you before you confirm a Transfer.
Services	Our international money transfer services and any related website, app or customer support.
Terms	These RemitLink Terms and Conditions, including the Fee Schedule.
Transfer	A single instruction from you to send money to a Beneficiary.

3. Who can use our Services

3.1 To open an Account you must be at least 18 years old, live in Australia, and act for yourself and not on behalf of any other person, unless we have agreed otherwise in writing.

3.2 Each person may hold only one Account. You must not let anyone else use your Account.

3.3 We may decline to open an Account or to provide Services to any person. Where the law prevents us from giving a reason, we will not give one.

4. Identity verification and customer due diligence

4.1 Australian law requires us to know who our customers are. Before we provide Services, and at any time afterwards, we may ask you for information and documents, including:

- your full name, date of birth, residential address and contact details;
- identity documents such as a driver licence or passport;
- your occupation, the purpose of a Transfer and your relationship to the Beneficiary;
- the source of the funds you send and, in some cases, the source of your wealth, with supporting documents.

4.2 We use a third party identity verification provider to verify your identity electronically. Depending on the document you provide, this includes:

- a check of your passport or driver licence against government records through the Document Verification Service, which confirms that the document is genuine and valid, and for a foreign passport, that you hold a valid Australian visa;
- a facial biometric check, for which we will ask your separate consent; and
- screening against sanctions lists and lists of politically exposed persons.

By accepting these Terms, you consent to RemitLink sharing your personal information and identity document details with our identity verification provider, currently IDmeta, so they can be checked against government records through the Document Verification Service and against screening databases.

4.3 **Visa checks through VEVO.** If you are not an Australian citizen, we may also check your visa details, such as your visa class, conditions and expiry date, through the Department of Home Affairs Visa Entitlement Verification Online (VEVO) service. We do this when we need more information about you, for example during enhanced checks or when something about your Account or Transfers needs review. By accepting these Terms, you consent to RemitLink checking your visa details through VEVO at any time while you are our customer. You can withdraw this consent by contacting us, but if we cannot complete a check we need, clause 4.6 applies.

4.4 We screen customers and Beneficiaries against sanctions lists and lists of politically exposed persons at sign up, and again when needed or at least once a year.

4.5 You must give us information that is true, complete and up to date, and tell us promptly if your name, address, contact details, identity documents or visa change.

4.6 If you do not provide information or documents we ask for, or if we cannot verify your identity, visa status or the source of your funds to our satisfaction, we will not provide the Services, and we may suspend or close your Account.

5. How a Transfer works

5.1 **Quote.** Before you confirm a Transfer we will show you the exchange rate, our fee, the total amount you must pay in Australian dollars, and the amount the Beneficiary will receive in Pakistani rupees.

5.2 **Quote validity.** A Quote is valid for [X hours] from the time we issue it. If we receive your funds after that period, we will apply the exchange rate current when your funds are received and tell you the new amount before we send the Transfer, unless you have agreed otherwise.

5.3 **Paying us.** You must pay for each Transfer by bank transfer from an account held in your own name at an Australian financial institution, or by any other payment method we offer from time to time. We do not accept cash. We do not accept payments from third parties, and we may return any third party payment to its source.

5.4 **Beneficiary details.** You must check that the Beneficiary's name, bank, account number or IBAN, and contact number are correct. We and our Partner Banks rely on the details you give us. See clause 9 for what happens if those details are wrong.

5.5 **Information that travels with your Transfer.** The law requires us to pass information about you and the Beneficiary to the Partner Bank with each Transfer, including your name, identification number, address and nationality, and the Beneficiary's name and account details.

5.6 **Payout methods.** Depending on the Partner Bank, the Beneficiary can receive funds by credit to a bank account, or by cash collection at a Partner Bank branch.

5.7 **Timing.** We aim to send Transfers on the same Business Day we receive cleared funds, if received before [cut off time] Melbourne time. Most Transfers are paid out within [1 to 2] Business Days. Timing is an estimate, not a guarantee, and may be affected by Partner Bank processing, public holidays in Australia or Pakistan, compliance checks and events outside our control.

5.8 **Limits.** We may set limits on the amount or number of Transfers. Regulations in Pakistan may also limit the number of Transfers a Beneficiary can receive.

6. Fees, exchange rates and promotions

6.1 Our fees are set out in the Fee Schedule and in each Quote. The Quote you confirm is the price you pay for that Transfer.

6.2 Our exchange rate includes a margin above the rate at which we buy currency. The Quote shows you the rate we apply and the exact amount the Beneficiary will receive.

6.3 We may offer promotional rates or fee free Transfers. Each promotion has its own conditions, which we will publish with the promotion. Unless the conditions say otherwise, a promotional rate or fee waiver applies to no more than one Transfer per Beneficiary per day and five Transfers per Beneficiary per calendar month. Transfers above these limits are processed at our standard rate and fee.

6.4 We may, at our discretion, match a competitor's rate under our Rate Match terms published at remitlink.com.au/ratematch.

6.5 We are not registered for GST. Our fees do not include GST.

7. When we may delay, refuse or cancel a Transfer

7.1 We may delay, refuse, suspend or cancel a Transfer, or suspend or close your Account, without notice and without giving reasons, if:

- you have not provided information or documents we have asked for;
- we cannot verify your identity, the Beneficiary, or the source of funds;
- we reasonably believe the Transfer may breach any law, including sanctions laws, or involve fraud, a scam, money laundering or terrorism financing;

- a Transfer appears to be split into smaller amounts to avoid limits, checks or fees;
- you or the Beneficiary appear on a sanctions list;
- a Partner Bank, regulator or court requires it; or
- we are otherwise required or permitted to do so by law.

7.2 Australian law may prevent us from telling you why we have delayed or refused a Transfer, or that we have made a report to AUSTRAC. We are not liable for any loss you suffer because we acted under this clause in good faith.

7.3 If we refuse a Transfer, we will refund the funds to the account you paid from under clause 8, unless the law requires us to hold them.

8. Cancellations and refunds

8.1 **Requesting a cancellation.** You may ask us to cancel a Transfer by email to info@remitlink.com.au within 72 hours of confirming it. We can only cancel a Transfer that has not yet been paid out. Once funds have been credited to the Beneficiary's account or collected in cash, we cannot cancel the Transfer.

8.2 **Cancellation fee.** If you cancel a Transfer for your own reasons, a cancellation fee as set out in the Fee Schedule applies (currently AUD 30). Our transfer fee is not refunded in that case.

8.3 **Amending instead of cancelling.** If you only need to correct the Beneficiary's details, contact us. Where the Transfer has not been paid out, we may be able to amend it without cancelling.

8.4 **Where a refund goes.** We will only refund money to the Australian bank account in your name that you paid from. We will not refund to any other account or person.

8.5 **Amount of the refund.** If a Transfer has already been sent to the Partner Bank, the refund depends on the amount returned to us. We convert the returned Pakistani rupees back to Australian dollars at our exchange rate on the day the funds are returned to us. You bear any exchange rate difference and any charges deducted by a Partner Bank, except where clause 8.7 applies.

8.6 **Timing.** We will process the refund within 2 Business Days of the funds being available to us. Your bank may take up to a further 5 Business Days to show the funds. Refunds that need funds returned from Pakistan usually take 5 to 10 Business Days in total.

8.7 **Our mistakes.** If a Transfer is delayed, paid in the wrong amount or not paid because of our error, we will, at your choice, either complete the Transfer correctly at no extra cost, or refund the full amount you paid, including our fee. Our liability for loss caused by our error is dealt with in clause 13.

8.8 **Holding refunds.** We may delay or withhold a refund where clause 7 applies or where the law requires it.

9. Incorrect details and returned Transfers

9.1 If a Transfer cannot be paid out because the Beneficiary details you gave are wrong or incomplete, or the Beneficiary's account is closed or restricted, the Partner Bank will usually return the funds to us. We will then refund you under clauses 8.4 to 8.6, less any cancellation fee and exchange rate difference.

9.2 If a Transfer is paid to the wrong account because of details you gave us, we will make reasonable efforts to help recover the funds, but we cannot guarantee recovery and we are not liable for the loss.

10. Your responsibilities

10.1 You must not use the Services:

- for any unlawful purpose, including fraud, money laundering, terrorism financing, tax evasion or breaching sanctions;
- to send money on behalf of another person without telling us;
- to pay for goods, services or investments you have not checked, or at the request of someone you have only met online. If you think you may be the target of a scam, contact us before sending.

10.2 You must keep your login details, passwords and devices secure and tell us immediately if you think someone else has accessed your Account. You are responsible for Transfers made using your login details before you tell us, unless the loss was caused by our fraud, negligence or error.

11. Account suspension and closing

11.1 You may close your Account at any time by contacting us. Transfers already in progress will be completed or refunded under these Terms.

11.2 We may suspend or close your Account under clause 7, or by giving you 30 days notice for any other reason.

11.3 We must keep records about you and your Transfers for at least 7 years after our relationship ends, as required by the AML/CTF Act, even if you close your Account.

12. Your consumer rights

12.1 Our Services come with guarantees that cannot be excluded under the Australian Consumer Law. Nothing in these Terms excludes, restricts or modifies any right or remedy you have under the Australian Consumer Law or any other law that cannot lawfully be excluded.

13. Our liability

13.1 Subject to clause 12, we are liable to you for loss you suffer as a direct result of our fraud, negligence, wilful misconduct or breach of these Terms.

13.2 Subject to clause 12, we are not liable for:

- loss caused by incorrect or incomplete information you gave us;
- loss caused by delays or refusals under clause 7;
- delays or failures caused by a Partner Bank, a payment system, or events outside our reasonable control, such as system outages, natural disasters, civil unrest or government action; or
- indirect or consequential loss, including loss of profit or opportunity.

13.3 Where our liability for a failure to comply with a consumer guarantee can lawfully be limited, it is limited to supplying the Services again or paying the cost of having them supplied again.

14. Complaints

14.1 If you are unhappy with our Services, contact us at info@remitlink.com.au with the subject line "Complaint". We will acknowledge your complaint within 1 Business Day and aim to resolve it within 30 days. If we need more time, we will tell you why.

14.2 If you are not satisfied with our response, you may contact your local consumer protection agency, such as Consumer Affairs Victoria. Privacy complaints may be made to the Office of the Australian Information Commissioner, as explained in our Privacy Policy.

15. Privacy

15.1 We handle your personal information in accordance with our Privacy Policy at remitlink.com.au/privacy and the Privacy Act 1988 (Cth).

16. Communications

16.1 You agree that we can give you notices and documents electronically, by email to the address on your Account, by SMS, or through your Account. You must keep your email address up to date.

17. Intellectual property

17.1 Our website, app, brand and content belong to us or our licensors. You may use them only to access the Services for your own personal use.

18. Changes to these Terms and our fees

18.1 We may change these Terms or the Fee Schedule to reflect changes in law, regulation, Partner Bank requirements, our costs, or our Services.

18.2 We will give you at least 30 days notice by email before any change that is adverse to you takes effect. For changes that are not adverse to you, or changes required urgently by law, we may give shorter notice or notify you as soon as practicable.

18.3 If you do not agree with a change, you may close your Account before it takes effect without paying any fee to close. We may ask you to accept the new version before your next Transfer.

18.4 Each version of these Terms has a version number and effective date. Previous versions are available at remitlink.com.au/terms.

19. General

19.1 These Terms are governed by the laws of Victoria, Australia. You and we submit to the non exclusive jurisdiction of its courts.

19.2 If any part of these Terms is invalid or unenforceable, the rest continues to apply.

19.3 If we do not enforce a right straight away, we may still enforce it later.

19.4 You may not transfer your rights under these Terms. We may transfer our rights to a successor business after giving you notice.

20. Accepting these Terms

20.1 You accept these Terms by ticking the acceptance box when you sign up, or when we ask you to accept a new version when you log in. We keep a record of the version you accepted and the date and time you accepted it.