

The Wise guide to sending large amounts.

This guide is full of tips to make sending large transfers easier. It's aimed at people sending more than 100,000 GBP, or equivalent in their currency. If you're sending less, it won't be as helpful for you. If you're a business, visit our [business page](#) instead.

Before you start your transfer

Check your bank limits

Ask your bank about sending large amounts. They may tell you to visit your bank branch to pay, so be ready to do that on the day you start your transfer.

If it's hard for you to go to your bank in person, you may want to pay in several, smaller amounts. Do this by [opening a Wise balance](#) in your currency and adding the money. When you have enough, you can set up your transfer.

Decide how you want to send

We offer two ways to send large amounts. If you need to send money quickly, choose **'transfer as soon as possible'**. You'll get the current exchange rate, guaranteed for a period of time. Make sure your money gets to us in that time, or you'll miss the guaranteed rate.

If you've got more time, we recommend to **'prepare your transfer first'**. This option lets you get everything ready in advance — like getting documents checked. Then you can watch the rate, and send when you're ready. This isn't available for transfers from EUR, BRL, or SGD, because of restrictions on holding those currencies in Wise.

Get your documents ready

Depending on how much you're sending, we'll ask for documents that show where you got your money from. We carefully check these documents before we can move your money, so having them ready can help avoid delays. Here's a list of documents to have on hand.

Documents you'll need

Bank statements

For all transfers where we ask for proof of where your money comes from, we need to see one or more bank statements that show:

Your name and account number

The money arriving in your account

The money leaving your account, when you sent it to Wise

Any movement of money between other accounts, if that happened

Other documents

As well as your bank statements, we'll ask you to upload some other documents, depending on where your money came from.

	What we need to see	Example documents
Property sale	Property address Property description Dates of ownership	 Sales contract  Solicitor's letter
Inheritance	Name and signature of the person who made the will Your relationship to that person	 Grant of probate  Will
Salary	Your role and annual salary Employer name and address Dates of employment Dates you were paid	 3 months of payslips  Employment contract
Investments	Investment amount Investment dates Type of investment	 Certificates  Statements

A loan

Loan purpose
Amount borrowed
Lender's name and address
Date the money was received

 Loan agreement

 Statements

Another source [Get in touch](#) with our team if your money doesn't come from one of the sources above. We can give you more specific advice on what documents you're likely to need.

Setting up your transfer

Ready to send? First, click the green Send money button in your account. Now, let's walk through each step together.

- 1. Choose where you're sending from.** Either directly from your bank, or using money that you've already added to your Wise account.
- 2. Enter the amount you want to send.** We'll show you your fees here.
- 3. Decide how you want to send.** This is when you can decide between transferring as soon as possible, or preparing your transfer first.
- 4. Enter your recipient's details.** Double check these to make sure they're right.
- 5. Upload your documents.** On this screen, we'll list the info we need to check. Make sure your documents cover each point.
- 6. Check the details of your transfer.** Make sure you're happy with them. After you click confirm, it's difficult to change any details.
- 7. Choose your payment method.** We'll ask questions about the account you're sending from.
- 8. Pay for your transfer.** This screen has our bank details and the reference number for your transfer on it. Print them out or write them down.

Paying for your transfer

Now, go to your bank to pay (unless you've made other arrangements with your bank, or are paying in smaller amounts).

Important to know

Once you've paid, **it can take up to 2 days for the money to reach Wise**. It depends on what currency you're sending from, and how fast your bank is. As soon as we get your money, we'll send you an email update and start processing your transfer.

Tracking your transfer

Once you've set up a transfer, we'll keep you up to date on its progress, with status emails at every step. You can also check where your money is at any time, by going to your account and clicking on the transfer.

If we need any more information from you during this stage, we'll email you with a secure link to upload documents. And our team will give you a call, too.

Getting help

Each situation is different, and you may have questions specific to yours after reading this guide. Get in touch by emailing large transfers@wise.com. Or, go to our [contact form](#) to call or chat with us.