

## Wise Inc Long Form Disclosure - Wise Account

Fee Type	Fee Amount	Fee Details
<b>Opening and holding an account</b>		
Account setup	Free	No fee to set up an account
Open a Wise Account	Free	It's free to open a Wise Account
Monthly Fee	Free	There's no monthly fee for a Wise Account, even if you're inactive (no transactions for 12 months)
Holding Eligible Currencies	Free	Holding money your Wise Account is free
Customer Service (automated)	Free	Find free support online at <a href="https://wise.com/help">wise.com/help</a>
Customer Service (live agent)	Free	It's free to speak with one of our agents
<b>Card Services</b>		
Ordering a Wise Multi-Currency Card (physical)	\$9.00	No subscription fee(s)
Lost or Damaged Card Replacement	\$5.00	Fee for replacing a lost or damaged card. There is no fee to replace an expired card.
ATM Balance Inquiry	Free	Wise does not charge a fee for ATM balance inquiries. You may be charged a fee by the ATM operator.
ATM Withdrawals (Domestic and International)	<p>\$1.50 fee applies to each withdrawal starting with your third withdrawal in a calendar month.</p> <p>2% fee is charged on any amount you withdraw beyond \$100 in a calendar month.</p>	<p>Wise won't charge you a fee on your first two ATM withdrawals each month, as long as the total combined amount withdrawn does not exceed \$100. A \$1.50 fee applies to each withdrawal starting with your third withdrawal in a calendar month. A 2% fee is charged on any amount you withdraw beyond \$100 in a calendar month.</p> <p>The ATM operator may charge their own fees. Fee amount varies by ATM operator.</p>
International Transaction	From \$0.00	As long as you have a Wise Account balance in the currency you are spending, there is no fee when paying with your Wise Multi-Currency Card in that currency. If you do not have a balance in the currency you are spending, a currency conversion fee will be applied (see "Currency Conversion" section below for range of fees).
<b>Currency Conversion associated fees</b>		
Currency Conversion	From 0.22% - 4.42%	"Conversion fee" depends on the currencies of the sender and recipient. Our currency conversion fee is a variable fee based on the currencies involved in the transaction. This fee may be in addition to a "Payment method fee."
Wise fee		"Wise Fee" is applicable only for same currency Send Money transfers (without using Wise balance, from external account to an external account). It's a fixed fee to cover servicing cost and bank fees incurred to support the

		route.
<p>These fees may be shown in addition to a "Payment method fee." The presented range is the least expensive currency conversion to our most expensive. Please visit <a href="https://wise.com/us/pricing/send-money">https://wise.com/us/pricing/send-money</a> to calculate the conversion fees of your intended transaction.</p>		
Variable Volatility Fee	From 0 - 10%	<p>Fee assessed in the event of exchange rate volatility. See here for more details</p> <p><a href="https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges">https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges</a></p>
<b>Sending Money</b>		
Sending Money via SWIFT	Currency Conversion fee plus SWIFT Fees, see details	<p>Fee varies by currency and payment method. For sending USD outside of the US, see <a href="https://wise.com/help/articles/2946451/sending-usd-to-countries-outside-the-us">https://wise.com/help/articles/2946451/sending-usd-to-countries-outside-the-us</a></p> <p>For sending EUR outside of the SEPA Region, see <a href="https://wise.com/help/articles/2968916/sending-eur-to-countries-outside-of-europe">https://wise.com/help/articles/2968916/sending-eur-to-countries-outside-of-europe</a> for details</p>
<b>Funding your Wise Account and Transactions</b>		
ACH Direct Debit	0.17%	<p>Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.</p> <p>We refer to this as a "Payment Method" fee for transactions</p>
Domestic Wire Transfer	\$6.11	<p>Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.</p> <p>We refer to this as a "Payment Method" fee for transactions</p>
Debit Card	From 0.19% to 7.80%	<p>Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.</p> <p>We refer to this as a "Payment Method" fee for transactions</p>
Credit Card	From 0.67% - 7.80%	<p>Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.</p> <p>We refer to this as a "Payment Method" fee for transactions</p>
Withdrawing Funds from your Wise Account (electronic withdrawal)	\$1.13	The fee for withdrawing funds from your Wise Account balance to a USD bank account
Account Funding Transactions	2%	Applies to transactions that include topping up e-wallets

		and other accounts in certain currencies, for details see <a href="https://wise.com/help/articles/2934551/what-are-the-wise-card-fees?origin=search-fees+with+wise+card">https://wise.com/help/articles/2934551/what-are-the-wise-card-fees?origin=search-fees+with+wise+card</a>
<b>Receiving Money</b>		
Getting account details in 10 currencies	Free	Getting the following local account details is free for US based Consumers:  Details for AUD, CAD, EUR, GBP, HUF, NZD, RON, SGD, TRY and USD
Receiving money into your Wise Account via ACH	Free	Receiving the following currencies into a Wise account is free:  AUD, CAD, EUR, GBP, HUF, NZD, RON, SGD, TRY and USD (non-wire)
Receiving money into your Wise Account via Wire transfer	\$6.11	Fixed fee per incoming wire transfer to a USD account (non-ACH)
Receiving SWIFT payments	See details for cost per currency	Fees to receive SWIFT payments vary by currency, for details see: <a href="https://wise.com/help/articles/3EsxRDF4uNpQncdgH480os/fees-for-receiving-money-by-swift">https://wise.com/help/articles/3EsxRDF4uNpQncdgH480os/fees-for-receiving-money-by-swift</a>
Merchant Refund	\$0.00	There are no fees for incoming payments refunded by the merchant
<b>Disclaimers</b>		
Wise customer funds are not directly FDIC insured; however, in some instances eligible currencies receive passthrough FDIC insurance. Funds that are not subject to FDIC insurance, may be lost in the event that Wise fails.		
Wise takes protecting customer funds seriously for more information on how we protect customer funds - for details see <a href="https://wise.com/help/articles/5toCJQjm9MkTs8bEKSm300/how-our-us-entity-wise-us-inc-protects-customer-funds">https://wise.com/help/articles/5toCJQjm9MkTs8bEKSm300/how-our-us-entity-wise-us-inc-protects-customer-funds</a>		
No overdraft/credit feature		
Contact Wise US by calling 1-888-908-3833, by mail at 30 W 26th St, New York, NY 10010 or visit <a href="http://www.wise.com/help">www.wise.com/help</a> .		
For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> .		
If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="http://cfpb.gov/complaint">cfpb.gov/complaint</a> .		