Wise Inc Long Form Disclosure - Wise Account

Fee Type	Fee Amount	Fee Details
Opening and holding an account		
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 in your Wise Account is free
Customer Service (automated)	Free	Find free support online at wise.com/help
Customer Service (live agent)	Free	It's free to speak with one of our agents
Card Services		
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)	$1.95 fee applies to each ATM withdrawal after you reach $250 in a calendar month and 1.95% on any ATM withdrawal amount after you've withdrawn $250 in a calendar month	Wise won't charge you an ATM withdrawal fee on your ATM withdrawals, as long as the total amount withdrawn does not exceed $250 within that particular calendar month. *The ATM operator may charge their own fees.
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).
Currency Conversion associated fees		
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.
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 https://wise.com/us/pricing/send-money to calculate the conversion fees of your intended transaction.		
Variable Volatility Fee	From 0 - 10%	Fee assessed in the event of exchange rate volatility. See here for more details https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges
Sending Money		
Sending Money via SWIFT	Currency Conversion fee plus SWIFT Fees, see details	Fee varies by currency and payment method. For sending USD outside of the US, see https://wise.com/help/articles/2946451/sending-usd-to-countries-outside-the-us For sending EUR outside of the SEPA Region, see https://wise.com/help/articles/2968916/sending-eur-to-countries-outside-of-europe for details
Pricing	The fee can be fixed or variable, only one would be applied. Fixed fee will range from $0 to $10. For variable fee considerations, see details section.	The Fixed or Variable Pricing fee(s) are applicable to certain transfers based on factors such as the transfer amount, destination, source/target currency, payment method, delivery method, account or customer eligibility, and other applicable pricing factors. The variable fee consists of the Funding Method fee and the Currency Conversion associated fee. The fee applicable to a particular transfer will be disclosed to you before you authorize the transfer.
Funding your Wise Account and Transactions		
ACH Direct Debit	0.17%	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. We refer to this as a "Payment Method" fee for transactions
Domestic Wire Transfer	$6.11	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. We refer to this as a "Payment Method" fee for transactions
Debit Card	From 0.19% to 7.80%	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. We refer to this as a "Payment Method" fee for transactions
Credit Card	From 0.67% - 7.80%	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. We refer to this as a "Payment Method" fee for transactions

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 https://wise.com/help/articles/2934551/what-are-the-wise-card-fees?origin=search-fees+with+wise+card
Receiving Money		
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: https://wise.com/help/articles/3EsxRDF4uNpQncdgH480os/fees-for-receiving-money-by-swift
Merchant Refund	$0.00	There are no fees for incoming payments refunded by the merchant
Disclaimers		
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 https://wise.com/help/articles/5toCJQjm9MkTs8bEKSm30O/how-our-us-entity-wise-us-inc-protects-customer-funds		
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 www.wise.com/help.		
For general information about prepaid accounts, visit cfpb.gov/prepaid.		
If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint. Find details and conditions for all fees and services at https://wise.com/us/pricing/ or call 1 (888) 908-3833.		