



STATE OF COLORADO

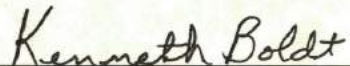
COLORADO DIVISION OF BANKING

MONEY TRANSMITTER RENEWAL CERTIFICATE

LICENSE No. 500226

THIS IS TO CERTIFY THAT TRANSFERWISE INC., NEW YORK, NY HAS RENEWED ITS CURRENT LICENSE TO ENGAGE IN THE BUSINESS OF MONEY TRANSMISSION IN ACCORDANCE WITH AND SUBJECT TO THE PROVISIONS OF THE COLORADO MONEY TRANSMITTERS ACT, TITLE 12, ARTICLE 52, COLORADO REVISED STATUTES, FROM JANUARY 1 TO DECEMBER 31, 2018, UNLESS THE ORIGINATING LICENSE IS OTHERWISE SURRENDERED, SUSPENDED, OR REVOKED.

IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED THE OFFICIAL SEAL OF THE STATE BANK COMMISSIONER, IN THE CITY AND COUNTY OF DENVER, COLORADO, THIS FIRST DAY OF JANUARY, 2018.


KENNETH BOLDT
ACTING STATE BANK COMMISSIONER