NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES



Whereas, TransferWise Inc.

a corporation organized in the year 2011 under the Laws of the State of Delaware, has made application to the Superintendent of Financial Services of the State of New York for a license to transact the business of receiving money for transmission within this country and abroad pursuant to the provisions of Article 13-B of the Banking Law at

19 W. 24th Street - 9th floor New York, New York 10010

And Ulherras, The said applicant has complied with the requirements of Article 13-B of the Banking Law and has been found to be duly qualified to engage in the business described above;

Dow, Therefore, Be It known, That the said applicant is hereby licensed to receive money for transmission within this country and abroad and to transmit same, pursuant to the provisions of Article 13-B of the Banking Law, subject to all rules and regulations made by the Superintendent of Financial Services of the State of New York relating to such business, effective September 15, 2017.

In Witness Whereof, I have hereunto set my hand and caused the official seal of the Department of Financial Services to be affixed this 29th day of September 2017.

Maria T. Vullo

Superintendent of Financial Services

By:

Wendy Henry

Deputy Superintendent

Banking Division