



Wise // 2025 Lunar New Year Lucky Draw Promotion

Terms & Conditions

These Terms and Conditions (the "**Terms**") sets out the terms which govern the "Lunar Love, Wisely Sent" (the "**Promotion**"). By entering the Promotion, you will be agreeing to be bound by these Terms.

What is this Promotion?

As part of the Promotion, Wise is offering all retail personal customers residing in a selected number of countries (the "**Eligible Markets**") the opportunity to participate in a lucky draw by making international cross currency transfers to another person (including another Wise user) in a selected number of destination countries. Each successful transaction will qualify as a single eligible entry into the Lucky Draw, should the user choose to participate in the lucky draw.

The following terms and conditions set out the rules that apply to this Promotion. When participating in this Promotion, you must comply with the [terms and conditions](#) that apply to your Wise Personal account.

Promotion Duration

The Promotion runs between 09:00 UTC on 15th January 2025 and ends on 23:59 UTC 12th February 2025. We call this the "**Promotion Period**". To take part in this promotion, you must meet the eligibility criteria set out in these Terms during the Promotion Period.

Eligibility Requirements

To be eligible for this Promotion, you must meet the following criteria:

1. Participant Requirements

- Must be at least 18 years old (or the legal age in their country of residence).
- Only available for Wise Personal Customers
- Must hold a valid personal account with Wise and have completed at least 1x money transfer within the “Promotional Period”.

2. Transaction Requirements

- Currency Pairs:
 - From SGD, MYR to all to currencies
 - From AUD to SGD, MYR, KRW, THB, CNY, IDR, HKD, TWD, VND
 - From NZD to SGD, MYR, KRW, THB, CNY, IDR, HKD, TWD, VND
 - From GBP to SGD, MYR, KRW, THB, CNY, IDR, HKD, TWD, VND
 - From USD to SGD, MYR, KRW, THB, CNY, IDR, HKD, TWD, VND
 - To CNY. From all currencies
- Only completed and successful transfers during the Promotional Period will be eligible.
- Each transfer must be of a minimum amount of 6 GBP or equivalent.
 - The relevant exchange rate for determining eligibility of a transaction will be based on the real time exchange rate at the moment of transaction creation time and date.
- The recipient of the transfer must be a person other than the sender, and can include another Wise recipient. Transactions where customers send money to themselves are not eligible.
- Transfers that have been canceled or refunded will not be considered as eligible for the lucky draw.
- Making a previous eligible transfer (up to the limit stated in paragraph 6 below) or closing the nudge window in the Wise App does not affect eligibility for any future transfer (subject to the conditions in these Terms).

3. Geographical Eligibility

- Open to residents with a registered address in the following countries:
 - Singapore
 - Malaysia
 - New Zealand
 - Australia (*except South Australia, Australia Capital Territory, Northern Territory*)
 - UK
 - USA

4. Country Specific Requirements

- *Australia: Wise customers that have opened a personal account in Australia and with resident address in the following states (South Australia, Australia Capital Territory, Northern Territory) are **not eligible** for the Promotion.*

- *USA: Wise customers that have opened a personal account in the United States of America are required to have a Multi-Currency Account and have successfully completed all necessary Know - Your - Customers (KYC) and respective verification checks in order to be eligible for the prize payout.*

5. Exclusions

- Wise Employees are ineligible.
- Transfers involving flagged accounts or suspected fraudulent activity will not be eligible.

6. Participation Frequency

- Each transfer will grant a participating customer a single entry in the lucky draw.
- Each participating customer is limited to a maximum of 8 entries during the Promotion Period. Creating a transfer count as an entry, and entry becomes valid only upon transfer completion.

7. Data Retention

- Transfer List data will be retained for a maximum of 7 years, beginning on 00:00 13th February 2025 UTC

The Prize

The cumulative cash prize for this "Promotion" will be £8,888, which will be split into the following:

1st Prize - £3,888

2nd Prize - £1,888

3rd Prize - £888

4th to 11th Prize - £278 each

- Prizes are non-transferable to another person or Wise account.
- Wise reserves the right to change any terms of the contest without prior notice and/or to substitute the prize with one of similar value, including in the form of vouchers or other reward payout.
- Prizes will be credited directly into the winners' Wise account no later than 23:59 UTC 14th March 2025.

Lucky Draw Mechanics

1. Automated Data Collection

- Eligible TransferIDs with "Enter Draw" selected and transfer completed will be logged in our database for the next 7 years in line with customers' country of residence, amount, date, currency pair, recipient type, and fraud checks.

2. Filtering out Ineligible transfers

- Transfers that are not in line with our eligibility criteria will be checked and not eligible transfers will be removed before the lucky draw.
- Minimum amount of 6GBP validity for all transactions will be based on real time rate at the moment of transaction creation time and date.

3. Selecting the Winners

To ensure fairness and transparency in winner selection:

- Wise will either use a third party randomization tool such as <https://www.random.org/> to determine the draw in the presence of a public and notarized auditor and it will be recorded for documentation purposes.
- Each user is entitled to only one reward, where the highest amount will be given first.
- Wise will select an extra 8 backup winners in the event that winners do not respond within the 72 hours notification period to claim their reward or breach eligibility rules. In this event, the backup winners will be allocated the highest prize available in order of the draw of the 8 backup winners.

- Auditing: In countries where regulatory compliance laws require the judgement process to be conducted and supervised by an independent scrutineer, Wise will make all attempts to engage a 3rd party non-affiliated scrutineer to ensure fairness and non-tampering of results.

Notification of the winner

1. Notification

- The winners will be notified no later than 23:59 UTC 28th February 2025.
- The winners will be notified in writing and contacted via the email address provided during account sign-up and verification, by a member from the marketing team.
- Winners' full first name, last name, and country of residence will be publicly shared on social platforms and campaign homepage.
- The winners must respond within 72 hours to acknowledge and accept the disbursement or forfeiture of the prize, where in the latter scenario, Wise retains the rights not to select another winner in the event of requiring a second round of independent review by the scrutineer.

2. Prize

- The winners will receive their respective cash prize amount credited into their Wise balance in GBP.

3. Publicize Results

- The winners will be announced publicly in a manner that respects privacy laws:
 - Wise will only share limited information (e.g. First Name, Last Initial, and Country).

Limitation of Liability

- Eligible Entrants agree to release and hold harmless Wise and their affiliates from any liability, injury, loss, or damage suffered or incurred, whether directly or indirectly, in connection with the winner's participation in the "Promotion" and/or the winner's acceptance, use, destruction or misuse of the prize in any way.

Tax Implications

- Wise accepts no responsibility for any tax implication that may arise from accepting the prize. Independent financial advice should be sought.

Privacy

- By agreeing to take part in this "Promotion", all participants agree and consent to allow Wise to access their PII data (Name, email address, Date of Birth, Country of Residence) to validate the eligibility to receive the prize only in the event of their transfer_ids being chosen as one of the winning entries. This includes disclosure of email address to the relevant

marketing team responsible for contacting and notifying prize winners.

- Wise will process your personal data in compliance with our [Customer Privacy Notice](#).

General Terms

- If any act, omission, event or circumstance occurs which is beyond the reasonable control of Wise, and prevents Wise from complying with these Terms, Wise will not be liable for any failure to perform or delay in performing its obligations under these Terms. Wise reserves the right (subject to any applicable law) to cancel, terminate, modify, or suspend this Promotion without additional notice.
- Wise retains the right to change, suspend or end the Promotion earlier than the Promotion Period end date mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Wise's goodwill or reputation. We may do this on an individual or promotion-wide basis.
- If Wise needs to change, suspend or end the Promotion before the end of the Promotional Period, we will announce this in the same way the Promotion was announced, and where possible, we will try to give you notice through an email or push notification. Any changes to the Terms will not affect your rights, if you have already participated in the Promotion.
- If Wise has reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (for example, attempting to obtain an unfair advantage through deception), we may in our sole discretion take any legal actions we see fit in the circumstances.
- If you close your Wise personal account or your account becomes suspended or restricted before the prize is disbursed and credited into your account in the event you are selected as one of the lucky draw winners, you will automatically lose your entitlement to the prize.
- Participants that would like to contact Wise can do so by the following method
 - Log into your account to [talk to us](#) by phone, email or chat.
 - US Customers can call our US toll - free number: +1 888 501 4041; our phone lines are open 24/7. If you call from outside the US, you may be charged.
- These terms are published in English and any translation is a courtesy and an unofficial translation only. Participants of the "Promotion" cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings. If, however, by law the local language should be used, the local language shall prevail.
- This Promotion is organised and offered to you by the following Wise group entities that provide you with your Wise Personal account. Please see below for the registered address of each Wise group entity and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion.

Wise Group Entity /	Registered Address	The law that applies	Which courts have
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branch		to these Promotion Terms	jurisdiction
Wise Payments Limited	6th Floor TEA Building 56 Shoreditch High Street London E1 6JJ	Laws of England and Wales	The courts of England and Wales or if you are a Scottish resident, the competent court in Scotland
Wise Asia-Pacific Pte. Ltd	1 Paya Lebar Link #13-06 - #13-08, PLQ 2 Paya Lebar Quarter Singapore 408533	Singapore laws	The courts of Singapore
Wise US Inc	30 W 26th St, 6th floor, New York, NY10010	US laws	The courts of the United States of America
Wise Australia Pty Ltd	Suite 1, Level 11, 66 Goulburn Street, Sydney NSW 2000	Australia laws	The courts of Australia
Wise Payments Malaysia Sdn. Bhd	WORQ Menara UOA Bangsar Level 12, Tower B 5, Jalan Bangsar Utama 1, Bangsar, 59000 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, Malaysia	Malaysia laws	The courts of Malaysia