

Wise Inc Long Form Disclosure - Wise Account

All fees	Amount	Details
Opening and holding an account		
Account setup	\$0.00	No fee to set up an account
Monthly fee	\$0.00	No monthly fee
Wise debit card acquisition	\$9.00	Fee to get the Wise debit card
Card Replacement Fee	\$5.00	Fee for lost or damaged cards. There is no fee to replace an expired card
Spending or sending money		
Currency conversion	0.41% to 3.96%	The fee for currency conversion depends on the currency used. For full details on conversion fees, visit wise.com/pricing
International transaction	\$0.00	As long as you have a balance in the currency you are spending, there is no fee. If you do not have a balance in the currency you are spending, a currency conversion fee will be applied.
Electronic withdrawal	\$0.39	The fee for withdrawing funds from your balance to a USD bank account
Sending Money via SWIFT	Base fee plus variable percentage	Fee varies by currency and payment method, see wise.com/help/articles/2946451/sending-usd-to-countries-outside-the-us for details
Variable Volatility Fee	0 - 10%	Fee assessed in the event of exchange rate volatility, defined here: wise.com/help/articles/2amMyWoOyhqTL0CkDcY2m4/what-are-dynamic-charges
Adding money to your balance		
Add via ACH direct debit	0.13%	
Add via domestic wire transfer	\$3.52	
Add via debit card	Consumer: 1.56% Business: 1.58%	
Add via credit card	Consumer: 5.01% Business: 5.15%	

Receive money from another bank account - ACH push	\$0.00	
Receive money from another bank account - Domestic and International wire transfer	\$5.06	
Receive merchant refund	\$0.00	
Receiving CAD SWIFT payments	10.00 CAD	Fixed fee per payment
ATM Withdrawals		
Domestic and international ATM withdrawals	<p>\$1.50 (withdrawals up to \$100 in a calendar month)</p> <p>2% (withdrawals above \$100 in a calendar month)</p>	<p>No fee for first two withdrawals less than \$100 total. After the first two, \$1.50 per withdrawal plus 2% for withdrawing more than \$100 total.</p> <p>Fee amount varies by ATM owner. You may be charged an additional amount by the ATM owner even if you don't complete a transaction.</p>
Information		
Customer service (automated)	\$0	
Customer service (live agent)	\$0	
ATM balance inquiry	\$0	We do not charge a fee for balance inquiries; however, you may be charged a fee by the ATM operator
Other		
Inactivity	\$0.00	
<p>Wise customer funds are not directly FDIC insured; however, in some instances USD balances receive passthrough FDIC insurance. Funds that are not subject to FDIC insurance may be lost in the event that Wise fails.</p> <p>Wise takes protecting customer funds seriously. For more information on how we protect customer funds see https://wise.com/help/articles/5toCJQjm9MkTs8bEKSm30O/how-our-us-entity-wise-us-inc-protects-customer-fund.</p> <p>No overdraft/credit feature.</p> <p>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.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid.</p> <p>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.</p>		