

## TransferWise Inc Long Form Disclosure

| 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   |
| TransferWise debit card acquisition  | \$0.00                             | No fee to get the TransferWise debit card  |
| Monthly fee for EUR balance  | 0.03%                              | <p>No fee for balances up to 15,000 EUR for personal customers and 70,000 EUR business customers. Any balance above the limit will be subject to 0.03% fee.</p> <p>For example a personal customer holding 16,000 EUR for 30 days will be charged 0.33 EUR (1000 * 0.03%).</p> |
| Spending or sending money  |                                    |  |
| Currency conversion  | 0.35% to 2.85%                     | The fee for currency conversion depends on the currency used. For full details on conversion fees, visit <a href="https://transferwise.com/pricing">transferwise.com/pricing</a>   |
| 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  | \$1.05                             | The fee for withdrawing funds from your balance to a USD bank account  |
| Adding money to your balance   |                                    |  |
| Add via ACH direct debit   | 0.30%                              |  |
| Add via domestic wire transfer   | \$5.34                             |  |
| Add via debit card   | Consumer: 1.25%<br>Business: 1.10% |  |
| Add via credit card  | Consumer: 3.80%<br>Business: 4.33% |  |
| Add via Apple Pay  | 1.25%                              |  |
| Receive money from another bank account - ACH push                                 | \$0.00                             |  |
| Receive money from another bank account - Domestic and International wire transfer | \$7.50                             |  |
| Receive merchant refund  | \$0.00                             |  |

| ATM Withdrawals   |  |   |
|---|--|---|
| Domestic and international ATM withdrawals  | \$0.00 (withdrawals up to \$250 in a 30 day period)<br>2% (withdrawals above \$250 in a 30 day period) | No fee when you withdrawal less than \$250 total in a 30 day rolling period. 2% for withdrawing more than \$250 total in a 30 day rolling period.<br><br>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. |
| Information   |  |   |
| Customer service (automated)  | \$0  |   |
| Customer service (live agent)   | \$0  |   |
| ATM balance inquiry   | \$0  |   |
| Other   |  |   |
| Inactivity  | \$0.00   |   |
| <p>Value held as a balance in your Borderless Account represents an unsecured claim against TransferWise and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other deposit protection scheme.</p> <p>No overdraft/credit feature. See <a href="#">here</a>.</p> <p>For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a>.</p> <p>If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <a href="http://cfpb.gov/complaint">cfpb.gov/complaint</a>.</p> |  |   |