

## Wise Inc Long Form Disclosure - Wise Account

Fee Type	Fee Amount	Fee Details
<b>Opening and holding an account</b>		
Account setup	Free	No fee to set up an account
Open a Wise Account	Free	It's free to open a Wise Account
Monthly Fee	Free	There's no monthly fee for a Wise Account, even if you're inactive (no transactions for 12 months)
Holding Eligible Currencies	Free	Holding money your Wise Account is free
Customer Service (automated)	Free	Find free support online at <a href="https://wise.com/help">wise.com/help</a>
Customer Service (live agent)	Free	It's free to speak with one of our agents
<b>Card Services</b>		
Ordering a Wise Card (physical)	\$9.00	No subscription fee(s)
Lost or Damaged Card Replacement	\$5.00	Fee for replacing a lost or damaged card. There is no fee to replace an expired card.
ATM Balance Inquiry	Free	Wise does not charge a fee for ATM balance inquiries. You may be charged a fee by the ATM operator.
ATM Withdrawals (Domestic and International)	\$1.50 for withdrawals up to \$100 in a calendar month.	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.
	2% for withdrawals above \$100 in a calendar month.	Fee amount varies by ATM operator. You may be charged an additional amount by the ATM operator even if you don't complete a transaction.
International Transaction	From \$0.00	As long as you have a Wise Account balance in the currency you are spending, there is no fee when paying with your Wise Card in that currency. If you do not have a balance in the currency you are spending, a currency conversion fee will be applied (see "Currency Conversion" section below for range of fees).
<b>Currency Conversion associated fees</b>		
Currency Conversion	From 0.22% - 4.78%	"Conversion fee" depends on the currencies of the sender and recipient. Our currency conversion fee is a variable fee based on the currencies involved in the transaction. This fee may be in addition to a "Payment method fee."
Wise fee		"Wise Fee" is applicable only for same currency Send Money transfers (without using Wise balance, from external account to an external account). It's a fixed fee to cover servicing cost and bank fees incurred to support the route.
These fees may be shown in addition to a "Payment method fee." The presented range is the least expensive currency conversion to our most expensive. Please visit <a href="https://wise.com/us/pricing/send-money">https://wise.com/us/pricing/send-money</a> to calculate the conversion fees		

of your intended transaction.		
Variable Volatility Fee	From 0 - 10%	Fee assessed in the event of exchange rate volatility. See here for more details <a href="https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges">https://wise.com/help/articles/2amMyWoOyhgTL0CkDcY2m4/what-are-dynamic-charges</a>
<b>Sending Money</b>		
Sending Money via SWIFT	Currency Conversion fee plus SWIFT Fees, see details	Fee varies by currency and payment method. For sending USD outside of the US, see <a href="https://wise.com/help/articles/2946451/sending-usd-to-countries-outside-the-us">https://wise.com/help/articles/2946451/sending-usd-to-countries-outside-the-us</a> For sending EUR outside of the SEPA Region, see <a href="https://wise.com/help/articles/2968916/sending-eur-to-countries-outside-of-europe">https://wise.com/help/articles/2968916/sending-eur-to-countries-outside-of-europe</a> for details
<b>Funding your Wise Account and Transactions</b>		
ACH Direct Debit	0.25%	Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.  We refer to this as a "Payment Method" fee for transactions
Domestic Wire Transfer	\$6.11	Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.  We refer to this as a "Payment Method" fee for transactions
Debit Card	From 0.25% to 7.87%	Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.  We refer to this as a "Payment Method" fee for transactions
Credit Card	From 0.73% - 7.87%	Fee for funding transactions or adding funds to Wise Account balance for the specific method listed. This will be charged in addition to the "Wise Fee" aka "Our fee" above if applicable.  We refer to this as a "Payment Method" fee for transactions
Withdrawing Funds from your Wise Account (electronic withdrawal)	\$1.13	The fee for withdrawing funds from your Wise Account balance to a USD bank account
Account Funding Transactions	2%	Applies to transactions that include topping up e-wallets and other accounts in certain currencies, for details see <a href="https://wise.com/help/articles/2934551/what-are-the-wise-card-fees?origin=search-fees+with+wise+card">https://wise.com/help/articles/2934551/what-are-the-wise-card-fees?origin=search-fees+with+wise+card</a>

Receiving Money		
Getting account details in 10 currencies	Free	Getting the following local account details is free for US based Consumers:  Details for AUD, CAD, EUR, GBP, HUF, NZD, RON, SGD, TRY and USD
Receiving money into your Wise Account via ACH	Free	Receiving the following currencies into a Wise account is free:  AUD, CAD, EUR, GBP, HUF, NZD, RON, SGD, TRY and USD (non-wire)
Receiving money into your Wise Account via Wire transfer	\$6.11	Fixed fee per incoming wire transfer to a USD account (non-ACH)
Receiving CAD SWIFT payments	\$10.00 (CAD)	Fixed fee per payment
Receiving SWIFT payments for other currencies	Free	Receiving the following currencies into a Wise account via SWIFT is free:  AUD, BGN, CHF, CZK, DKK, EUR, GBP, HKD, HUF, JPY, NOK, NZD, PLN, SEK, CNY, ZAR, UGX, RON, AED, ILS, and SGD
Merchant Refund	\$0.00	There are no fees for incoming payments refunded by the merchant
Disclaimers		
<p>Wise customer funds are not directly FDIC insured; however, in some instances <b>eligible</b> 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 - for details see <a href="https://wise.com/help/articles/5toCJQjm9MkTs8bEKSm300/how-our-us-entity-wise-us-inc-protects-customer-funds">https://wise.com/help/articles/5toCJQjm9MkTs8bEKSm300/how-our-us-entity-wise-us-inc-protects-customer-funds</a></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 <a href="http://www.wise.com/help">www.wise.com/help</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>		