

Wise 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
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	\$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	0.16%	
Add via domestic wire transfer	\$4.14	
Add via debit card	Consumer: 1.22% Business: 1.33%	
Add via credit card	Consumer: 4.05% Business: 4.33%	
Receive money from another bank account - ACH push	\$0.00	
Receive money from another bank account - Domestic and International wire transfer	\$4.14	

Receive merchant refund	\$0.00	
ATM Withdrawals		
Domestic and international ATM withdrawals	\$1.50 (withdrawals up to \$100 in a 30 day period) 2% (withdrawals above 100 in a 30 day period)	No fee for first two withdrawals less than \$100 total in a 30 day rolling period. After the first two, \$1.50 per withdrawal plus 2% for withdrawing more than \$100 total in a 30 day rolling period. 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 Wise and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other deposit protection scheme.</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>		