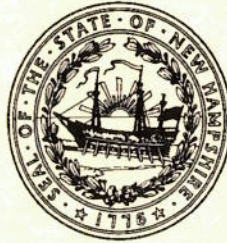


STATE OF NEW HAMPSHIRE

Effective Date: January 01, 2017

Amended on August 1, 2016



License Number
20673-MT

*New Hampshire Banking Department
53 Regional Drive, Suite 200
Concord, New Hampshire 03301
(603) 271-3561*

*This is to certify that a license to engage in business as a
MONEY TRANSMITTER*

is hereby issued to: TRANSFERWISE INC.
at: 19 W 24TH ST
9TH FL
NEW YORK, NY 10010
Type: PRINCIPAL OFFICE

in accordance with and subject to the provisions of New Hampshire Revised Statutes Annotated Chapter 399-G
as amended and any regulations promulgated thereunder.

License Expires: December 31, 2017

A handwritten signature in black ink, appearing to read "Gerald H. Little", written over a horizontal line.

Gerald H. Little
Bank Commissioner