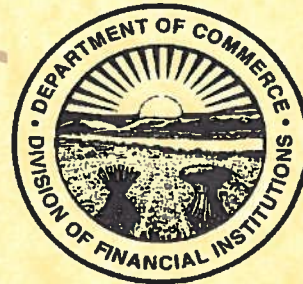


STATE OF OHIO



DIVISION OF FINANCIAL INSTITUTIONS

License Number OHMT 116

We hereby certify that TransferWise Inc., New York, New York has complied with all the pertinent statutory requirements and is authorized to transmit money in accordance with the terms and subject to the limitations set forth in Section 1315.01 - 1315.18 and 1315.99, inclusive, of the Ohio Revised Code and such rules and regulations as may from time to time be prescribed by the Superintendent of Financial Institutions pursuant thereto.

Given under our hands and official seal at Columbus, Ohio, this 19th day of May, 2016.

Deputy Superintendent

Superintendent of Financial Institutions

