

# OOIFE

OFICINA DEL  
COMISIONADO  
DE INSTITUCIONES  
FINANCIERAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO  
OFICINA DEL COMISIONADO DE INSTITUCIONES FINANCIERAS

LICENCIA NUMERO

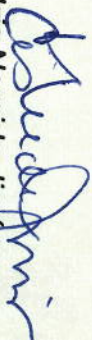
**TM-090**

We certify that:  
**TRANSFERWISE INC.**  
is authorized to engage in the business of MONEY TRANSMISSIONS in Puerto Rico from the following address:

19 W 24<sup>th</sup> Street, 9<sup>th</sup> Floor, New York, NY 10010

*Under the provisions of Act No. 136 of September 21, 2010, as amended, known as the "Act to Regulate the Money Services Business". This license will remain in effect until December 31, 2020 and can be renewed upon the payment by the concessionaire of the corresponding annual fees on the dates prescribed by law.*

*Issued in San Juan, Puerto Rico, on January 2, 2020.*

  
Mrs Nereida Jiménez  
Assistant Commissioner

