

TransferWise 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
TransferWise debit card acquisition	\$0.00	No fee to get the TransferWise debit card
Spending or sending money		
Currency conversion	0.35% to 2.85%	The fee for currency conversion depends on the currency used. For full details on conversion fees, visit transferwise.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	\$0.58	The fee for withdrawing funds from your balance to a USD bank account
Adding money to your balance		
Add via ACH direct debit	0.20%	
Add via domestic wire transfer	\$5.34	
Add via debit card	0.75%	Only domestic cards are supported
Add via credit card	3.40%	Only domestic cards are supported
Add via Apple Pay	0.75%	
Receive money from another bank account	\$0.00	
Receive merchant refund	\$0.00	
ATM Withdrawals		
Domestic and international ATM withdrawals	\$0.00 (withdrawals up to \$250 in a 30 day period) 2% (withdrawals above \$250 in a 30 day period)	No fee when you withdrawal less than \$250 total in a 30 day rolling period. 2% for withdrawing more than \$250 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 TransferWise and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other deposit protection scheme.</p> <p>No overdraft/credit feature. See here.</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>		