



Fee Information Document



Name of the account provider: Wise Europe SA/NV

Account Name: Wise Accounts (Business accounts)

Effective Date: 12 August 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Fees section of the Wise Terms and Conditions.
- A glossary of the terms used in this document is available at the end of this document free of charge.

Service	Fee
General account services	
Maintaining the account	Free
Getting local account details	Varies by country. Refer to EU Fee Information Document Annexure for country-specific pricing
Payments (excluding cards)	
Transfer in Euros	We show the highest and lowest fee you might pay, but this may vary significantly based on the currencies and amounts you send, receive or add to your Wise account — visit our pricing page for the most accurate information Same currency fees Up to 1 € Wise may apply an additional fee for some same-currency transactions, which will always be displayed in the calculator. The maximum possible fee is shown based on your transaction type and currency. Exchange rate volatility fees From 0 - 10% In instances of high market volatility, we may charge an extra fee of up to 10% in order to keep operating; if we do this, we'll always let you know up front in the calculator. Learn more Credit card fee 0,59% - 5,59% Fee for funding transactions or adding funds to your Wise Account balance with a credit card. This will be charged in addition to the currency conversion fee above if applicable. Debit card fee 0,11% - 5,59% Fee for funding transactions or adding funds to your Wise Account balance with a debit card. This will be charged in addition to the currency conversion fee above if applicable.
	We show the highest and lowest fee you might pay, but this may vary significantly based on the currencies and amounts you send, receive or add to your Wise account — visit our pricing page for the most accurate information

Service	Fee
Transfer in other currencies	Currency conversion fee (variable component) 0,02% - 4,46% The fee for currency conversion is made of fixed and variable components. The variable fee charged on the transaction depends on the currencies involved in the transaction.
	Currency conversion fee (fixed component) Up to 13,80 € The fee for currency conversion is made of fixed and variable components. The fixed fee charged on the transaction depends on the currencies involved in the transaction.
	Same currency fees Up to 10,13 €
	Wise may apply an additional fee for some same-currency transactions, which will always be displayed in the calculator. The maximum possible fee is shown based on your transaction type and currency.
	Exchange rate volatility fees From 0 - 10% In instances of high market volatility, we may charge an extra fee of up to 10% in order to keep operating; if we do this, we'll always let you know up front in the calculator. Learn more
	Cross-border fee Up to 8 € Additional fee that may be charged on certain types of same-currency transactions, over and above the 'Our fee' on the calculator. If charged, the exact fee will always be shown in the calculator.
	Credit card fee 0,59% - 8,24% Fee for funding transactions or adding funds to your Wise Account balance with a credit card. This will be charged in addition to the currency conversion fee above if applicable.
	Debit card fee 0,11% - 8,24% Fee for funding transactions or adding funds to your Wise Account balance with a debit card. This will be charged in addition to the currency conversion fee above if applicable.
	Free

Service	Fee
Receiving payments in the local currency	Receiving payments in the local currency via bank transfer is free. CHATS: 1,09 € Fee for receiving payments in the local currency via CHATS
Receiving international Swift payments	Up to 2,39 € Refers to fees to receive a payment (shown in the currency that you receive in). Learn more
Standing order	Free
Direct debit	Not available
Cards and cash	
Provision of a debit card	Ordering a physical Wise card 4 € Ordering a digital Wise card Free Lost or damaged card replacement 4 € Varies by country. Refer to EU Fee Information Document Annexure for country-specific pricing
Provision of a credit card	Not available
Provision of a prepaid card	Not available
Cash withdrawal in euros (from an ATM)	For countries in the Eurozone: A 2,69% fee is charged on any amount you withdraw beyond 250 € in a calendar month. The ATM operator may charge their own fees, which vary by operator. For other countries, refer to the EU Fee Information Document Annexure
Cash withdrawal in another currency (from an ATM)	For countries in the Eurozone: A 2,69% fee is charged on any amount you withdraw beyond 250 € in a calendar month. The ATM operator may charge their own fees, which vary by operator. For other countries, refer to the EU Fee Information Document Annexure
Overdrafts and related services	
Arranged overdraft	Not available

Service	Fee
Other services	
Account statements	Free
Account insurance	Not available

DISCLAIMER: There are additional charges for customers resident in Hungary. For more information, please refer to [information for Hungarian customers](#)

Glossary of terms and definitions for services linked to a payment account

Our Fee Information Document(s) outlines various terms and defines what they mean – using industry standard definitions. That way, you can compare and contrast Wise Europe fee information to that of other providers without having to interpret lots of varying explanations.

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Provision of a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Provision of a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Provision of a prepaid card	The account provider supplies a payment card linked to the customer's payment account that allows for the storage of electronic money. The amount of each transaction carried out using this card is deducted directly and in full from the amount loaded onto the customer's prepaid card.
Transfer in euros	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, in euros within the SEPA zone.
Transfer in	The account provider transfers money, on the instruction of the customer, from the

Term	Definition
other currencies	customer's account to another account, in foreign currency, or in euros outside the SEPA zone.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Cash withdrawal in euros	The customer takes cash out of the customer's account in Euro.
Cash withdrawal in another currency	The customer takes cash out of the customer's account in a non-Euro currency
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Currency conversion fee	A fee charged for currency conversion. This is made of fixed and variable components. The variable fee charged on the transaction depends on the currencies involved in the transaction. It is expressed as a percentage of the converted amount. We have shown the minimum and maximum variable fee in that you can be charged depending on your transaction. The fixed fee per transaction also depends on the currencies involved in the transaction. It is a flat fee per transaction. We have shown the minimum and maximum fixed fee in € that you can be charged depending on your transaction.
Same currency fees	A fee for certain types of transactions in the same currency. We have shown the maximum and minimum fees. The exact fee for a transaction can be seen in the calculator .
Variable volatility fee	In instances of high market volatility, we may charge an extra fee of up to 10% in order to keep operating; if applicable, this can be seen in the calculator. Learn more
	Fee for funding transactions or adding funds to payment account [Wise Account] balance for the specific method listed. This will be charged in addition to the currency conversion fee

Term	Definition
Credit card fee	above if applicable. We refer to this as a "Payment Method" fee for transactions
Account statements	The account provider supplies information on the balance and transactions of the customer's account.
Account insurance	The account provider offers insurance linked to the customer's account.

Disclaimer: Please be aware that the final cost of your flat fee may be affected by live exchange rates at the time of the transaction.