



Annexure - Fee Information



Name of the account provider: Wise Europe SA/NV

Account Name: Wise Accounts (Business accounts)

Effective Date: 12 August 2026

Annexure 1: ATM Withdrawal fees

Country of issuance	Pricing	
Austria	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Belgium	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Bulgaria	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Croatia	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Cyprus	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Czech Republic	Up to and including 6.000 CZK per month	Free
	More than 6.000 CZK per month	2,69% of the amount over 6.000 CZK
Denmark	Up to and including 1.800 DKK per month	Free
	More than 1.800 DKK per month	2,69% of the amount over 1.800 DKK

Country of issuance	Pricing	
Estonia	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Finland	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
France	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
French Guiana	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Germany	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Greece	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Guadeloupe	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Hungary	Up to and including 300.000 HUF per month	Free
	More than 300.000 HUF per month	2,69% of the amount over 300.000 HUF
Iceland	Up to and including 35.000 ISK per month	Free
	More than 35.000 ISK per month	2,69% of the amount over 35.000 ISK
Ireland	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Italy	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
	Up to and including 250 € per month	Free

Country of issuance	Pricing	
Latvia	More than 250 € per month	2,69% of the amount over 250 €
Liechtenstein	Up to and including 230 CHF per month	Free
	More than 230 CHF per month	2,69% of the amount over 230 CHF
Lithuania	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Luxembourg	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Malta	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Martinique	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Mayotte	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Netherlands	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Norway	Up to and including 2.900 NOK per month	Free
	More than 2.900 NOK per month	2,69% of the amount over 2.900 NOK
Poland	Up to and including 1.000 PLN per month	Free
	More than 1.000 PLN per month	2,69% of the amount over 1.000 PLN
Portugal	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Reunion	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
	Up to and including 1.200 RON per month	Free

Country of issuance	Pricing	
Romania	More than 1.200 RON per month	2,69% of the amount over 1.200 RON
Saint Barthelemy	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Saint-Martin	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Slovakia	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Slovenia	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Spain	Up to and including 250 € per month	Free
	More than 250 € per month	2,69% of the amount over 250 €
Sweden	Up to and including 2.700 SEK per month	Free
	More than 2.700 SEK per month	2,69% of the amount over 2.700 SEK

Annexure 2: Getting account details

Country of Issuance	Pricing
Austria	60 €
Belgium	100 €
Bulgaria	60 €
Croatia	60 €
Cyprus	50 €
Czech Republic	1.350 CZK

Country of Issuance	Pricing
Denmark	450 DKK
Estonia	50 €
Finland	60 €
France	60 €
Germany	55 €
Greece	60 €
Guadeloupe	60 €
Hungary	21.500 HUF
Iceland	45 GBP
Ireland	60 €
Italy	60 €
Latvia	60 €
Liechtenstein	55 CHF
Lithuania	60 €
Luxembourg	60 €
Malta	50 €
Martinique	60 €
Mayotte	60 €
Netherlands	60 €
Norway	700 NOK
Poland	255 PLN
Portugal	60 €
Reunion	60 €
Romania	300 RON

Country of Issuance	Pricing
Saint Barthelemy	25 €
Saint-Martin	60 €
Slovakia	60 €
Slovenia	60 €
Spain	60 €
Sweden	670 SEK

Annexure 3: Card orders and replacement card orders

Country of Issuance	Action	Pricing
Austria	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Belgium	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Bulgaria	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Croatia	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Cyprus	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Czech Republic	Ordering a physical Wise card	100 CZK
	Lost or damaged card replacement	100 CZK
Denmark	Ordering a physical Wise card	30 DKK
	Lost or damaged card replacement	30 DKK

Country of Issuance	Action	Pricing
Estonia	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Finland	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
France	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
French Guiana	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Germany	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Greece	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Guadeloupe	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Hungary	Ordering a physical Wise card	1.400 HUF
	Lost or damaged card replacement	1.400 HUF
Iceland	Ordering a physical Wise card	620 ISK
	Lost or damaged card replacement	620 ISK
Ireland	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Italy	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Latvia	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €

Country of Issuance	Action	Pricing
Liechtenstein	Ordering a physical Wise card	4 CHF
	Lost or damaged card replacement	4 CHF
Lithuania	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Luxembourg	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Malta	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Martinique	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Mayotte	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Netherlands	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Norway	Ordering a physical Wise card	40 NOK
	Lost or damaged card replacement	40 NOK
Poland	Ordering a physical Wise card	20 PLN
	Lost or damaged card replacement	20 PLN
Portugal	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Reunion	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Romania	Ordering a physical Wise card	20 RON
	Lost or damaged card replacement	20 RON

Country of Issuance	Action	Pricing
Saint Barthelemy	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Saint-Martin	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Slovakia	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Slovenia	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Spain	Ordering a physical Wise card	4 €
	Lost or damaged card replacement	4 €
Sweden	Ordering a physical Wise card	40 SEK
	Lost or damaged card replacement	40 SEK

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.