

June fee review — here's what's changed

June 2025

Our mission is to lower the cost of moving money across borders. And since we started 13 years ago, we've made good progress, particularly over the past year.

At the beginning of 2024 our average fee was 0.67% and now, just a year later, it's 0.58% globally — that's the lowest it's been in 3 years.

Since the start of the year, Wise customers have moved over £39bn around the globe. Those same people and businesses [saved £380m](#) by choosing Wise instead of a traditional bank.

So, how do we help customers save on fees? By looking for ways to reduce our costs while we develop the infrastructure that can move the world's money instantly and for less. We look to cut costs by doing things like improving connections to payment systems, and encouraging more people and businesses to use Wise.

We also regularly review our fees so that they more accurately reflect the cost of moving and managing money around the world. And after our most recent review, fees for doing some things with Wise are going up, and others have gone down.

The fee for your transfer is based on:

- the currency you're sending from
- the currency the recipient receives
- how you pay for your transfer

We share an update every time we make changes to our pricing because we're committed to two things: transparency, and dropping our fees whenever we can.

The rest of this post outlines the currencies and payment methods that have changed and why.

Use our [fee calculator](#) to see if your route was impacted by this change and how much your next transfer will cost.

See [Terms of Use](#) or visit [Wise Fees & Pricing](#) for the most up-to-date information.

Here's what's changed

It's now much cheaper to send Australian dollars

We've managed to reduce the costs for converting AUD to other currencies, including our partner bank fees. We're passing these savings directly on to you, meaning you'll now enjoy lower fees on all AUD transfers, regardless of your payment method.

For example, sending 1,000 AUD to GBP via bank transfer used to cost 5.30 AUD. This now costs 4.73 AUD. That's nearly 11% cheaper. [Try our fee calculator to check how much you'll save on your next transfer.](#)

🔒 Rate guaranteed (24h)

1 AUD = 0.4780 GBP

You send exactly

1,000 AUD

Sending over 20,000 GBP or equivalent? [We'll discount our fee](#)

Recipient gets

475.44 GBP

Paying with

Bank transfer

Change >

! If you're sending GBP to someone outside of the UK, you'll be charged extra fees.

[What is this fee for?](#)

Old fee

Fixed fee	1.22 AUD
Variable fee	4.08 AUD
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Total included fees	5.30 AUD

New fee

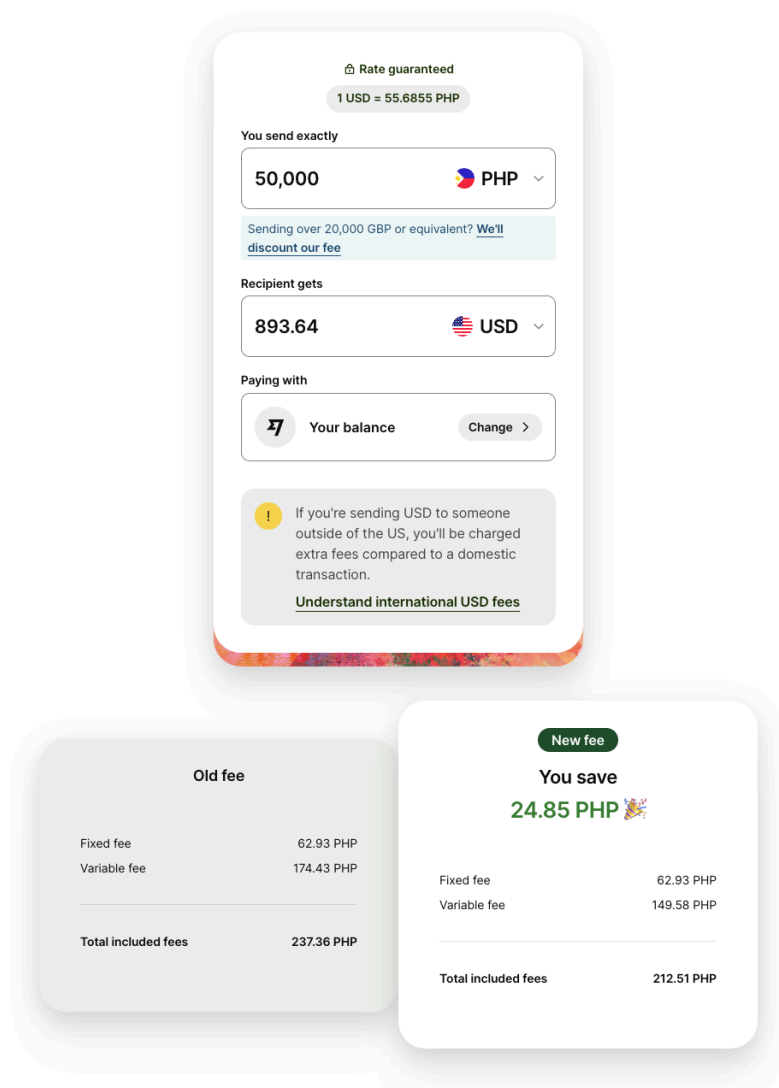
You save 0.57 AUD 🎉

Fixed fee	0.85 AUD
Variable fee	3.88 AUD
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Total included fees	4.73 AUD

Transfers from Philippine pesos will now cost less

We've lowered our fees for converting Philippine pesos (PHP) to other currencies. Thanks to new direct connections with services like InstaPay and PESONet, sending PHP is now more cost-effective, and we're passing those savings directly on to you.

For example, sending 50,000 PHP to USD used to cost 237.36 PHP. This now costs 212.51 PHP. That's over 10% cheaper. [Try our fee calculator to check how much you'll save on your next transfer.](#)



It'll now be much cheaper to use cards to pay for transfers in major currencies

Different payment methods for funding your transfers come with different fees.

Over the last quarter, we've managed to reduce the fees when using a card to fund transfers from a large number of currencies.

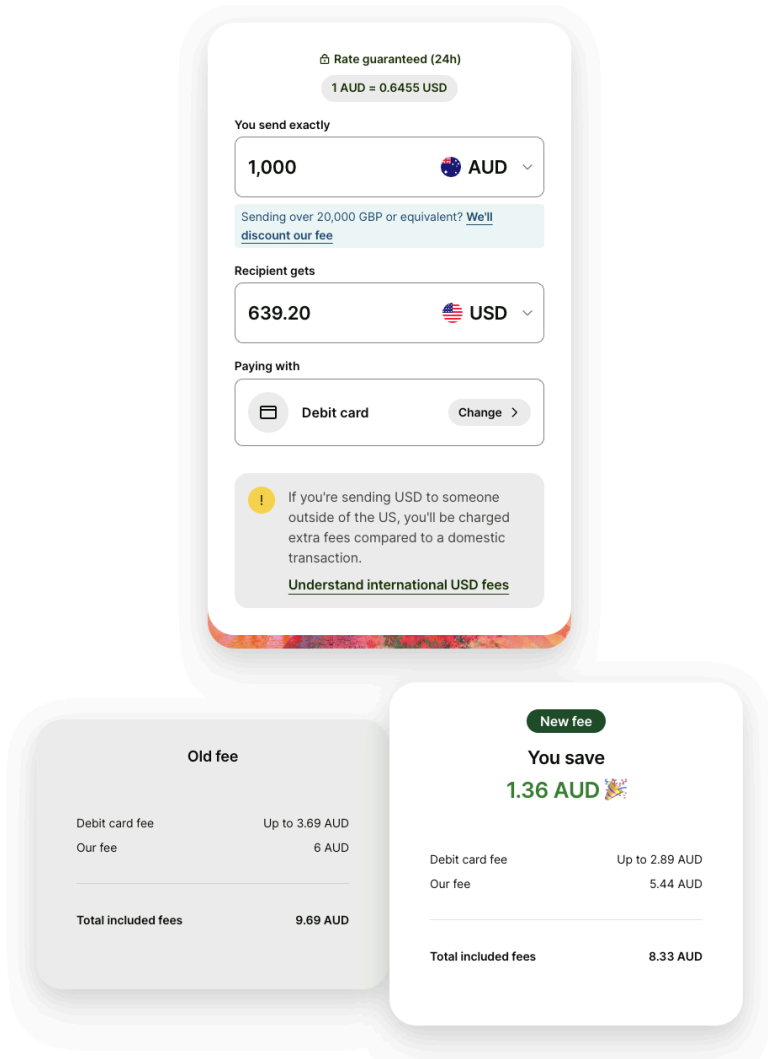
It's now much cheaper to use debit and credit cards to convert or send money from Australian dollars and New Zealand dollars

You'll now save more money when you use any of the below payment methods to pay for a transfer from AUD or NZD:

Transfers from (currency)	How you pay for your transfer
Australian dollars (AUD)	Debit and credit cards (international & domestic), business credit and debit cards

New Zealand dollars (NZD)	Debit and credit cards (international & domestic), business credit and Visa debit cards
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For example, sending 1,000 AUD to USD using a debit card used to cost up to 9.69 AUD in debit card fees. This will now cost up to 8.33 AUD in debit card fees – that's 14% cheaper. [Try our fee calculator to check how much you'll save on your next transfer.](#)



It's also much cheaper to use domestic debit cards to pay for transfers in many more currencies*

Transfers from (currency)	How you pay for your transfer
Euro (EUR)	Debit card
Great British pounds (GBP)	Visa debit card
Canadian dollar (CAD)	Debit card

United States dollar (USD)	Debit card
Swiss francs (CHF)	Debit card
Hungarian forint (HUF)	Debit card
Norwegian krona (NOK)	Debit card
Bulgarian lev (BGN)	Debit card
Philippine peso (PHP)	Debit card
Danish krona (DKK)	Visa debit card
Swedish krona (SEK)	Visa debit card

*Note: These changes will not apply to international or business cards.

[Try our fee calculator to check how much you'll save on your next transfer.](#)

However, there will be some fee increases for select payment methods and currencies

Fees for sending certain currencies using specific methods are increasing due to higher processing costs. We're actively working to lower these as soon as possible. Where possible, it'll be cheaper to pay for these transfers [using the money in your Wise account](#).

For example, paying for a transfer of 1,000 RON to EUR using a credit card would cost you up to 33.55 RON.

However, paying this transfer using the money in your Wise account would cost you 9.58 RON – that's over 70% cheaper than using a credit card.

The below payment methods and transfer types will be subject to increases

Transfers from (currency)	How you pay for your transfer
Czech koruna (CZK)	Debit card
Romanian leu (RON)	Debit & credit cards (international & domestic), business debit & credit cards
Philippine peso (PHP)	Credit card
Israeli shekel (ILS)	Bank transfer
Japanese yen (JPY)	Bank transfer, Wise account
Malaysian ringgits (MYR)	Bank transfer, Wise account

Transfers to (currency)	How you pay for your transfer
Ugandan shillings (UGX)	Bank transfer, Wise account
Indonesian rupiah (IDR)	Bank transfer, Wise account
South Korean won (KRW)	Bank transfer, Wise account
Kenyan shillings (KES)	Bank transfer, Wise account
Ukrainian hryvnia (UAH)	Bank transfer, Wise account

[Try our fee calculator to check how much your next transfer will cost.](#)

The cost of using Swift to send US dollars abroad is changing

These changes won't apply when you convert USD to other currencies, or send USD within the US. This will only affect you if you use Swift to send US dollars internationally, and you want your recipient to receive US dollars.

This is because we can now charge you more accurately for the cost of your transfer, which depends on the destination country.

The fee will vary by:

- The country you are sending money to, and
- Predicted intermediary and recipient bank fees

While many customers will benefit from lower prices (when intermediary fees aren't expected), others could see increased costs.

[Find out how your next Swift transfer will be affected by this change.](#)

When do price changes apply to me?

We'll always let you know if and when we change our fees. The date for these changes depends on where you live, how you fund transfers, and whether the fee is decreasing or increasing.

For the most up-to-date information, see our [Terms of Use](#) or visit [Wise Fees & Pricing](#).

Price decreases

When we decrease our prices, the change is immediately available for all Wise customers. We'll do this before notifying you, so that you can start benefiting from the savings as soon as possible.

Price increases for sending money

If you pay for transfers using a bank transfer from an account outside Wise, or a debit or credit card, we'll notify you before increasing the price if you've sent money using that currency in the past 6 months.

Price increases for using your Wise account and Wise card

If you pay for transfers using the money in your Wise account, convert currencies between Wise balances, or spend using the Wise card, we'll notify you before a price increase within 7-62 days, depending on where you live. Check below for your notification period*.

Your address	Notification period for using your Wise account and Wise card
Australia	30 days
Canada	30 days
Japan	30 days
Singapore	7 days
USA	21 days
EU/EEA	62 days
UK	62 days
Any other country not listed above	62 days

***What does the notification period mean?**

The notification period is the minimum number of calendar days, required by our regulators, between the date we sent you the notification, and implementing the change. If you disagree with these changes at any point, you have the right to close your account with us.