

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take out the Wise App . Be sure to also read the general terms and conditions.)</p>	<p>Wise Payments Malaysia Sdn. Bhd</p> <p>Wise App</p> <p>July 2024</p> <p>Version 1.0</p>
<p>1. What is this product about?</p>	
<p>Your Wise Account is an e-money instrument which allows you to hold, spend, send and receive funds and convert currency.</p> <p>You may also apply for a Wise Card which is linked to your Wise Account. The Card can be used to access and spend prepaid money stored in your Wise Account. The Card is a prepaid product which can be used to pay for goods and services online, over the phone, or in person. The Card can be used to withdraw money from ATMs in Malaysia and overseas. The Card is not a guarantee card, charge card or credit card.</p>	
<p>2. What are the fees and charges I have to pay?</p>	
<p>You can see our fee structure on the Pricing Page. We may charge you a variable fee during periods of potential heightened volatility or unpredictability in the foreign exchange market, as determined by Wise. We will let you know if this fee is applicable when you set up your order.</p>	
<p>3. What are the key terms of this product?</p>	
<ul style="list-style-type: none"> - If you are an individual, you must be 18 years or older to use our Services and by opening a Wise Account you declare that you are 18 years or older. We may ask you at any time to show proof of your age. - We treat all activities under a Wise Account to be those of the registered user. You must only use the Services to transact on your own account and not on behalf of any other person or entity. - Your use of the Wise Account must not violate any applicable laws. You may only open a Wise account if it is legal to do so in your country of residence. You commit to us that your opening and/or using of a Wise Account does not violate any laws applicable to you. You take responsibility for any consequences of your breach of this section. <p>Read more about our Terms of Use</p>	
<p>4. What are the major risks?</p>	
<p>Contact us if you suspect your Wise Account or profile has been compromised. If you suspect your Wise Account, profile or other login credentials are stolen, lost, used without your authorisation or otherwise compromised, you must contact Customer Support immediately. We recommend that you both call and email Customer Support right away. You can also freeze your Card with immediate effect on our App under the Account tab. You are also advised to change your password.</p>	
<p>5. What do I need to do if there are changes to my contact details?</p>	

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. Read more about how to change your email address [here](#).

6. Who can I contact for further information or to seek redress?

If you have any enquiries, you can contact us by email, web chat (if available) or telephone by logging into Wise or through our Help Centre.

Malaysia: 60-1800-8197-31(Toll Free)
From 9.00 am to 5.00 pm, Monday through Friday

If you are not satisfied with the outcome of your service or complaint, you may refer the matter to either of the following bodies who will help to settle any disputes.

BNMLINK

A complaint resolution arm of Bank Negara Malaysia.

BNMTELELINK (Contact Centre)
Tel: 1-300-88-5465 (1-300-88-LINK)
Overseas: +603-21741717
Operating hours: 9.00 a.m. - 5.00 p.m. (Monday – Friday)
Web form: <https://telelink.bnm.gov.my/>

OMBUDSMAN

Website: https://www.ofs.org.my/en/how_to_lodge_a_dispute
Email: enquiry@ofs.org.my
Mobile number: +603 2272 2811
Landline number: +603-2272 1577