

The Wise guide to sending large amounts.

This guide is full of tips to make sending large transfers easier. It's aimed at people sending more than 100,000 GBP, or equivalent in their currency. If you're sending less, it won't be as helpful for you. If you're a business, visit our [business page](#) instead.

Before you start your transfer

Check your bank limits

Ask your bank about sending large amounts. They may tell you to visit your bank branch to pay, so be ready to do that on the day you start your transfer.

If it's hard for you to go to your bank in person, you may want to pay in several, smaller amounts. Do this by opening a [Wise balance](#) in your currency and adding the money. When you have enough, you can set up your transfer.

Get your documents ready

Depending on how much you're sending, we'll ask for documents that show where you got your money from. We carefully check these documents before we can move your money, so having them ready can help avoid delays. Here's a list of documents to have on hand.

Documents you'll need

Bank statements

For all transfers where we ask for proof of where your money comes from, we need to see one or more bank statements that show:

1. Your name and account number
2. The money arriving in your account
3. The money leaving your account, when you sent it to Wise
4. Any movement of money between other accounts, if that happened

Other documents

As well as your bank statements, we'll ask you to upload some other documents, depending on where your money came from.

	What we need to see	Example documents
Property sale	<ol style="list-style-type: none">1. Property address2. Property description3. Dates of ownership	<ul style="list-style-type: none"> Sales contract Settlement statement
Inheritance	<ol style="list-style-type: none">1. Name and signature of the person who made the will2. Your relationship to that person	<ul style="list-style-type: none"> Grant of probate Will
Salary	<ol style="list-style-type: none">1. Your role and annual salary2. Employer name and address3. Dates of employment Dates you were paid	<ul style="list-style-type: none"> 3 months of payslips Employment contract
Investments	<ol style="list-style-type: none">1. Investment amount2. Investment dates3. Type of investment	<ul style="list-style-type: none"> Certificates Statements
A loan	<ol style="list-style-type: none">1. Loan purpose2. Amount borrowed3. Lender's name and address4. Date the money was received	<ul style="list-style-type: none"> Certificates Statements
Another source	<p><u>Get in touch</u> with our team if your money doesn't come from one of the sources above. We can give you more specific advice on what documents you're likely to need.</p>	

Setting up your transfer

Ready to send? First, click the green Send money button in your account. Now, let's walk through each step together.

1. **Enter the amount you want to send.** We'll show you your fees here.
2. **Enter your recipient's details.** Double check these to make sure they're right.
3. **Upload your documents.** On this screen, we'll list the info we need to check. Make sure your documents cover each point.
4. **Check the details of your transfer.** Make sure you're happy with them. After you click confirm, it's difficult to change any details.
5. **Choose your payment method.** We'll ask questions about the account you're sending from.
6. **Pay for your transfer.** This screen has our bank details and the reference number for your transfer on it. Print them out or write them down.

Paying for your transfer

Now, go to your bank to pay (unless you've made other arrangements with your bank, or are paying in smaller amounts).

Important to know

Once you've paid, **it can take up to 2 days for the money to reach Wise.** It depends on what currency you're sending from, and how fast your bank is. As soon as we get your money, we'll send you an email update and start processing your transfer.

Tracking your transfer

Once you've set up a transfer, we'll keep you up to date on its progress, with status emails at every step. You can also check where your money is at any time, by going to your account and clicking on the transfer.

If we need any more information from you during this stage, we'll email you with a secure link to upload documents. And our team will give you a call, too.

Getting help

Each situation is different, and you may have questions specific to yours after reading this guide. Get in touch by emailing largetransfers@wise.com. Or, go to our [contact form](#) to call or chat with us.