

Wise Europe SA

# Wise Card Supplement to the Customer Agreement

Last updated: 26 August 2025

# 1. How to read this Supplement

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The terms set out in your [Customer Agreement](#) apply to your use of the Card. This Supplement is a supplement to, and must be read together with, your [Customer Agreement](#), which sets out the terms in relation to your Wise Account. This Supplement contains 10 sections. You may go directly to any section by selecting the link provided. The headings are for reference only. Some capitalised terms have specific definitions in section 3, or are defined in your [Customer Agreement](#). Underlined words in this Supplement contain hyperlinks to further information.

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## 2. Why you should read this Supplement

**2.1 What this Supplement covers.** These are the terms and conditions on which we provide the Card to you.

**2.2 Why you should read it.** Please read this Supplement carefully before you start using the Card. This Supplement (always together with the documents referred to in it) tell you who we are, features of the Card and how you may use it, how this Supplement may be changed or ended, what to do if there is a problem and other important information. If you think that there is a mistake in this Supplement or require any changes, please [contact us](#) to discuss.

**2.3 Future changes to this Supplement.** All future changes set out in the Customer Updates section of our [Website](#) at the time you apply for the Card are incorporated into this Supplement.

**2.4 You accept this Supplement.** By applying for, or using, your Card, you confirm that you accept and agree to this Supplement (including the Customer Updates and the additional documents referred to above). If you do not agree, please do not apply for, or use, your Card.

**2.5 Where to get a copy of this Supplement.** You can always see the most current version of this Supplement on our [Website](#). If you want a paper copy of this Supplement, please [contact](#) Customer Support.

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## 3. Glossary

In this Supplement:

**Card** – means your Wise Card (including any replacement card as applicable) with the features set out in clause 4.4.

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## 4. About your Card

**4.1 Who is the issuer of your Card.** Your Card is issued by Wise Europe SA, a company incorporated under the law of Belgium with company number 0713.629.988.

**4.2 We are authorised by the NBB.** We are authorised as a payment institution by the National Bank of Belgium (“NBB”) under the PIL.

**4.3 Belgian Deposit Guarantee.** Scheme DOES NOT apply. Your Card is linked to your Wise Account, which is a payment account and is not a bank (deposit) account. You acknowledge that the Belgian Deposit Guarantee Scheme does not apply to your Wise Account or Card. However, we follow the requirements under the EU Payment Services Directive 2015/2366 (PSD2) and the PIL which are designed to ensure the safety of funds held in payment accounts like your Wise Account. For further information on how we look after your money, please visit [FAQ](#).

**4.4** A summary of the key product features and information about your Card is set out [here](#). If your Wise Account is a business account, you may only use your Card for business purposes and not personal purposes. Certain transactions for getting cash or cash equivalents (such as ATM withdrawals, getting cash from a merchant or bank, money orders, travellers cheques, foreign exchange or bureau de change), and account funding transactions where the Card is used to fund e-wallets and accounts or items which may be convertible to cash (such as casino chips, cryptocurrencies and lottery tickets), may incur additional fees, refer to [Pricing page](#) for details.

**4.5** When you change your profile address to a new country, your existing Cards will continue working in the same manner and will be subject to the same fee structure based on the latest Wise entity serving you, until you order a new Card. When you change your profile address to a new country and order a new Card, all the new and existing Cards associated with your profile will be subject to the fee structure for transactions for getting cash or cash equivalents of the newest Wise entity serving you.

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## 5. Uploading money to your Card

**How to upload money to your Card.** Your Card is linked to and supported by your Wise Account. You can upload money by adding money to your Wise Account. For further information on how to do this, please refer to the [Customer Agreement](#).

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## 6. Use of the Card

**6.1 About your Card.** The Card is a debit 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 the Belgium and elsewhere. The Card is not a guarantee card, charge card or credit card.

**6.2 How to activate your Card.** When you receive your Card, please sign the back of it as soon as you receive it and keep it safe. You can activate your Card by following the instructions in the App or on our Website. The Card PIN is a 4-digit code that you will be asked to enter when making a payment using the Card.

**6.3 Paying in different currencies.** You may hold balances in different currencies in your Wise Account. If you are making a payment or withdrawing funds in a currency you hold, the payment will be made from that balance in that currency. If you are making a payment or withdrawal in a currency you do not hold in your Wise Account, we will convert the amount applying the Wise rate and fee to a currency that you hold - please see our [Pricing Page](#) for further information on our rate and fees, including the latest applicable percentage mark-up over the ECB rate. If you are making a payment or withdrawal in a currency we do not support (see [FAQ](#)), we will convert the amount at the current Mastercard rate.

**6.4 Refunds in different currencies.** If you receive a refund on a card payment in a supported currency, we will credit your Wise Account in that currency. If you receive a refund in a currency we do not support (see [FAQ](#)), we will first convert the amount at the current Mastercard rate to a supported currency and then credit your Wise Account. We may need to activate a currency in your Wise Account in order to credit you the refund.

**6.5 No negative balance in your Wise Account.** You must not make purchases that exceed the amount of funds available in your Wise Account. If any purchase takes you over your available funds or the [card limits](#) in force from time to time the transaction will be declined.

**6.6 Your use of the Card is subject to limits.** We may, at our reasonable discretion, decline the use of your Card for situations including, but not limited to:

1. pre-authorised regular payments;

2. transactions at self-service petrol pumps;
3. transactions for cash (other than ATM withdrawal) including for example cash back, cash from a bank, money orders, traveller's cheques, foreign exchange, or bureau de change, or any illegal purposes;
4. where it is not possible for the supplier of the good or service to obtain online authorisation that you have sufficient Balance for the transaction. For example: transactions on trains, ships, and some in-flight purchases.

**6.7 We are not liable for certain losses.** We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with the Card. We are not liable for any loss arising from any merchant refusing to accept your Card, or any ATM failing to dispense cash. You are responsible for losses arising from gross negligence, or failing to conduct adequate due diligence on the merchants you transact with.

**6.8 Account Suspended or Account Cancelled.** We can close or suspend your Wise Account at any time (see **Customer Agreement**) and we can suspend or cancel your Card, including if the activity on your Card appears suspicious, fraudulent or we believe it to be associated with criminal activity or activity which is inconsistent with this Agreement. Unusual or multiple purchases may prompt a merchant inquiry or Card suspension that is necessary to allow us to investigate such activity. We reserve the right, in our sole discretion, to limit your use of the Card. We may refuse to issue or replace a Card or may revoke Card privileges, other than as required by applicable law. You agree not to use or allow others to use an expired, revoked, cancelled, suspended or otherwise invalid Card. We will not incur liability to you because of the unavailability of the funds that may be associated with your Card or Wise Account.

**6.9 Unjust enrichment.** In case you notice a refund has been received twice for the same transaction, from Wise and the merchant, you are required immediately to let us know, and we always reserve the right to debit back a previously issued refund when a refund for the same transaction has been provided by the merchant as well, without prior notice.

**6.10** In case of disputed card transactions, we may, subject to any restrictions under applicable law, decide not to proceed with chargebacks at our sole discretion. Reasons for this might include: not receiving sufficient information to determine that an error occurred; not receiving a notification about the payment error in a timely manner; disputes being caused by the risky nature of transactions undertaken with the business debit card.

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## 7. Transactions

**7.1 You authorise every Transaction.** You agree that any use of your Card, card number or PIN constitutes your authorisation and consent to a transaction.

**7.2** Where there are multiple cardholders within the same business account, any transaction authorized by any one of the cardholders is deemed to be effectively authorized by the Business.

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## 8. When your Card expires

**8.1 Your Card has an expiry date.** You can only use your card up until the expiry date which will be shown on the front of your card and/or in the App.

**8.2** We'll aim to provide you with new card details to use 2 months before your current card will expire. You'll need to confirm the address to which you'd like the card to be sent to. A replacement card fee may apply (see [here](#)).

**8.3** If you do not want your Card to be renewed, you can simply let it expire without ordering a replacement. Your Card will be deactivated and you will not be able to use it after its expiry. Any outstanding balance in your Wise Account will remain usable by you in accordance with the terms of the [Customer Agreement](#).

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## 9. Keep Your Card Safe

**9.1 Keep your Card safe.** Never let another party use your Card, and keep it safe. Memorise your PIN and never disclose this and other security information to anyone. Sharing these details can lead to unauthorized access to your account and you will be solely responsible for transaction(s) made in this situation. Wise will not be liable for any loss arising due to any such unauthorized transaction(s).

**9.2 Keep your Wise Account safe.** You should also observe the security measures as set out in section 6.2 of the Customer Agreement with regard to your Wise Account.

**9.3 Check your transaction history regularly.** We rely on you to regularly check on your Wise Account history and contact us in the case of unauthorised, incorrect, or misdirected transactions.

**9.4 Report any suspicious incidents.** If your Card is lost or stolen, if you suspect that someone else knows your PIN, or if you think your Card, card number or PIN may be misused, you agree that you must stop using the Card and contact Customer Support immediately. If you find the Card after you have reported it lost, stolen or misused, you must cut it up and tell us as soon as possible.

**9.5 Replacement of card.** If your Card, or any replacement card, is lost or stolen, you can request a replacement. We will charge a fee for the replacement Card. The details for the relevant replacement can be found [here](#).

**9.6 Disclosure of information to law enforcement authorities.** If your Card is used without your permission, or is lost, stolen or if you suspect the Card may be misused, we may disclose to law enforcement agencies any information which we reasonably believe may be relevant.

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## 10. Cancellation rights

**Cancelling your Card.** You may cancel your Card at any time without notice and with no charge by logging into your Wise Account or through the App. You may close your Wise Account in accordance with the [Customer Agreement](#).