

Wise

Terms of Use

Change ID · 0ff77632-4d58-4b0a-8c4d-7c2e190eb5de

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-07-28 22:44:04.080Z	Global	Medium · 7/10	Baseline

This packet records PolicyWatcher evidence and AI-assisted screening for one public change. It is not legal advice, a compliance verdict, a certification, or proof that the external source remains unchanged.

01Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published	PREVIOUS SNAPSHOT · V1
RETRIEVAL STATE	review-required	7abdddea5f231a11d7aba895b620107cfff4ca9dfe1e95529038585e8e0cb9c1b7
LATEST RETRIEVAL	2026-07-06 03:59:34.661Z	2026-07-06 07:21:04.863Z
SANITIZED CHANNEL	seeded	CURRENT SNAPSHOT · V2
DATA STATUS	Available	f82ed7b015214f0190e8a5364a9faf3e3cd2f086cf65014624d4761cb5f3dbfb
		2026-07-28 22:44:04.071Z

Source confidence describes recorded retrieval and publication state. It does not rate the provider policy or certify source authenticity.

02Explainability

SOURCE-ANCHORED TRACE

The Wise Customer Agreement was updated to version 1.4, but the policy content remains unchanged from the previous version 1.3.	
REASON 1	+2 SCORE CONTRIBUTION
Mandatory arbitration clause waives jury trials and class actions.	
Related KPI: Not recorded · Snapshot side: Not recorded	
Source passage not recorded. An unverified candidate passage is never displayed.	
REASON 2	+1 SCORE CONTRIBUTION
Broad data disclosure to third parties, including credit bureaus and government.	
Related KPI: Not recorded · Snapshot side: Not recorded	
Source passage not recorded. An unverified candidate passage is never displayed.	
REASON 3	+1 SCORE CONTRIBUTION
Company retains significant rights to suspend or limit user accounts.	
Related KPI: Not recorded · Snapshot side: Not recorded	
Source passage not recorded. An unverified candidate passage is never displayed.	

03 Governance Relevance

ADVISORY MAPPING

EU AI Act MAPPED EVIDENCE Official Journal text, 2024 Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review? AI training opt-out: Not Available · Algorithmic transparency: Opaque · Automated decisions: Opaque · AI bias and fairness: Absent Framework source	ISO/IEC 42001 MAPPED EVIDENCE ISO/IEC 42001:2023 overview Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance? Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Comprehensive Framework source
NIST AI RMF MAPPED EVIDENCE AI RMF 1.0; NIST revision in progress, checked 2026-07-29 Which recorded policy statements may support Govern, Map, Measure or Manage review questions? Algorithmic transparency: Opaque · Automated decisions: Opaque · AI bias and fairness: Absent Framework source	OECD AI Principles MAPPED EVIDENCE OECD AI Principles, updated 2024 Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review? Consent mechanism: Implicit · Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Absent Framework source

Mappings identify review relevance between recorded PolicyWatcher KPI fields and framework topics. They are not legal interpretations, conformity assessments, certifications or compliance verdicts.

04 Report Output

HUMAN REVIEW

QUESTIONS BEFORE REUSE

- 01 Does the original Terms of Use source still match the recorded public snapshot version 2?
- 02 Do the cited source passages support each displayed reason, KPI value and regional note?
- 03 Which advisory framework topics require specialist legal, risk or governance review for this use case?
- 04 Has a later public change superseded this packet before it is reused in a decision or publication?

RELATED RECORDS

- Original public change
- Confidence methodology
- Provider policy source

PACKET CONTENT DIGEST · SHA-256

ddd0bfaea39c11de0b3f130e2df136ab0b6a4f9d0ae84e5995a1ade8f71f1541

Score reasons and deltaScore values are stored AI-assisted screening outputs. Verified anchors confirm only that the quoted passage occurs in the named snapshot; they do not prove the interpretation.

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