Wise

UK Personal Customer Agreement

Change ID · 185e4dcd-61d4-4fa2-a8eb-0d54837cc2e4

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-19 02:40:04.482Z	UK	Low · 3/10	-5 points

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.

01 Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-19 02:40:04.463Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V2

82500df9399c4a661a5f50a9621695937d8b996b185bfa2a1c91a5af07f25a87

2026-10-30 15:42:57.172Z

CURRENT SNAPSHOT · V3

ddb559353dad7ad48cebfb9d2b71c66dd0b24a6e26fcd2feee07e547915b63f4

2026-11-19 02:40:04.463Z

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

02 Explainability

SOURCE-ANCHORED TRACE

Wise updated its customer agreement to refine digital card linking to Jars, specify card spending sources, and detail negative balance recovery mechanics.

REASON 1 — +2 SCORE CONTRIBUTION

Closed Jars can be reopened by Wise to settle card negative balances.

Related KPI: Data retention · Snapshot side: new

Verified exact source passage: “If you close a Jar, we may reopen it to credit a refund or reversal of a Card payment, or to process a Card payment that settles for more than the amount we approved.”

REASON 2 — +1 SCORE CONTRIBUTION

Declined transactions occur if the linked sub-account lacks sufficient funds.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “If there is not enough money in the Main Account, Jar or Group that the Card is linked to, the payment will be declined and we will not use money held anywhere else in your Wise Account.”

REASON 3 — +1 SCORE CONTRIBUTION

Negative balances resulting from card settlements are automatically offset across accounts.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “If this results in a negative balance in that Jar, the negative amount is an amount you owe us and we may deduct it from your Wise Account, including your Main Account and any other Jar”

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?

Automated decisions: Transparent

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?

Independent audit: Certified · 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?

Automated decisions: Transparent

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: Explicit Opt-In · Independent audit: Certified

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 UK Personal Customer Agreement source still match the recorded public snapshot version 3?

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

64cacfbe82d89602110e809b2c5929fccab779369dd2011f2344afa0455f4b7a

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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