Wise
Terms of Use

Change ID · 3c438be0-52c0-4ae8-b3b8-cefc38b92df4

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-07 19:44:49.439Z	Global	Low · 2/10	-4 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	2026-11-07 19:44:49.423Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V4

93c870db1908cfe39d9f9649c6b0e611ec182fca40e880e6ba479d99240da834

2026-10-30 15:43:26.478Z

CURRENT SNAPSHOT · V5

dfd95090f467486b2fb1f0a9606355ae1b843d8fe67b960516d27bd5bcd6d1dd

2026-11-07 19:44:49.423Z

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 terms to clarify the "Basic Interest feature" name and provide a new URL for program details, with no major changes to user obligations.

REASON 1 — 0 SCORE CONTRIBUTION

Feature name clarified to "Basic Interest feature" for better understanding.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: “The funds held on your Wise Account that are not opted-in to our Basic Interest feature may not earn any interest or return.”

REASON 2 — 0 SCORE CONTRIBUTION

Updated URL for Basic Interest program details provides direct access to information.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: “Visit https://wise.com/us/legal/us-basic-interest-program-agreement for additional details.”

REASON 3 — 0 SCORE CONTRIBUTION

No material changes impacting user rights or data handling were introduced.

Related KPI: Regulatory compliance · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

03 Governance Relevance

ADVISORY MAPPING

EU AI Act

NOT ASSESSED

Official Journal text, 2024

Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?

No assessed KPI value is available for this advisory mapping.

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: Absent · Regulatory compliance: Comprehensive

Framework source

NIST AI RMF

NOT ASSESSED

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?

No assessed KPI value is available for this advisory mapping.

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: 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 5?

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

ee469541d5cd5d2a771dc755df7fc97acea2abaaef5743ab5826adefd5c00271

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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