

Wise

Terms of Use

Change ID · 442bb5a6-3cea-423d-8b3d-8e3e888d996e

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-30 15:43:26.494Z	Global	Medium · 6/10	+2 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.

01Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published	PREVIOUS SNAPSHOT · V3
RETRIEVAL STATE	verified-retrieval	1dc7bf474cdba28eb54ecb2bd0c3b4b072dc65e288d4715b8348bbb0d00564b4
LATEST RETRIEVAL	2026-10-30 15:43:26.478Z	2026-10-01 19:53:32.650Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V4
DATA STATUS	Available	93c870db1908cfe39d9f9649c6b0e611ec182fca40e880e6ba479d99240da834
		2026-10-30 15:43:26.478Z

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

02Explainability

SOURCE-ANCHORED TRACE

The new 'Auto Top-Up' feature offers convenience but involves automatic debits and fees without re-authentication for each transaction.	
REASON 1	+2 SCORE CONTRIBUTION
New auto top-up enables recurring debits without re-authentication.	
Related KPI: Consent mechanism · Snapshot side: new	
Verified exact source passage: "That initial authentication authorises the Auto Top-Up arrangement, and we will not ask you to separately authenticate each later top-up made under it"	
REASON 2	+1 SCORE CONTRIBUTION
Fees are charged for each automatic top-up, increasing potential costs.	
Related KPI: Not recorded · Snapshot side: new	
Verified exact source passage: "Each Auto Top-Up is subject to the same fees that would apply if you added money using the same Pay-In Method. The applicable fee will be charged each time an Auto Top-Up occurs"	
REASON 3	+1 SCORE CONTRIBUTION
Wise disclaims liability for failed auto top-ups, shifting risk to user.	
Related KPI: Not recorded · Snapshot side: new	
Verified exact source passage: "We will not be responsible for any resulting consequences where an Auto Top-Up is not completed, but we will try to let you know so that you can add money another way."	

03 Governance Relevance

ADVISORY MAPPING

<div><div>EU AI Act</div><div>MAPPED EVIDENCE</div></div> <div>Official Journal text, 2024</div> <div>Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?</div> <div>Algorithmic transparency: Opaque · Automated decisions: Opaque · AI bias and fairness: Absent</div> <div>Framework source</div>	<div><div>ISO/IEC 42001</div><div>MAPPED EVIDENCE</div></div> <div>ISO/IEC 42001:2023 overview</div> <div>Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance?</div> <div>Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Comprehensive</div> <div>Framework source</div>
<div><div>NIST AI RMF</div><div>MAPPED EVIDENCE</div></div> <div>AI RMF 1.0; NIST revision in progress, checked 2026-07-29</div> <div>Which recorded policy statements may support Govern, Map, Measure or Manage review questions?</div> <div>Algorithmic transparency: Opaque · Automated decisions: Opaque · AI bias and fairness: Absent</div> <div>Framework source</div>	<div><div>OECD AI Principles</div><div>MAPPED EVIDENCE</div></div> <div>OECD AI Principles, updated 2024</div> <div>Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review?</div> <div>Consent mechanism: Opt-Out · Algorithmic transparency: Opaque · AI bias and fairness: Absent · Independent audit: Absent</div> <div>Framework source</div>

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 4?
- 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

d703f39be4ef3c94eefd079b8f853b713b283448a401d90031186763f512e5fc

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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