Wise
Terms of Use

Change ID · 83267f34-6e62-47d2-a79e-e19dc4479cc5

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-01 19:53:32.658Z	Global	Medium · 4/10	-3 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	2026-11-08 20:39:36.020Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V2

f82ed7b015214f0190e8a5364a9faf3e3cd2f086cf65014624d4761cb5f3dbfb

2026-07-28 22:44:04.071Z

CURRENT SNAPSHOT · V3

1dc7bf474cdba28eb54ecb2bd0c3b4b072dc65e288d4715b8348bbb0d00564b4

2026-10-01 19:53:32.650Z

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

02 Explainability

SOURCE-ANCHORED TRACE

The updated Wise Terms of Use clarify prohibited actions, improving transparency without introducing major new restrictions or changes to data practices.

REASON 1 — +1 SCORE CONTRIBUTION

Policy now fully details actions that circumvent terms, enhancing user understanding.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: “Circumventing this Agreement or any Additional Document or Wise policy or determinations about your Wise Account such as temporary or indefinite suspensions or other account holds, limitations or restrictions, including, but not limited to,”

REASON 2 — -1 SCORE CONTRIBUTION

Extensive personal data collection for identity verification and transaction processing.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “We are required by law to conduct certain security and customer due diligence checks on you to provide any Services to you and allow you to have and maintain a Wise Account. Sometimes, we might also need to perform checks on other parties i”

REASON 3 — -1 SCORE CONTRIBUTION

Data sharing with third parties for service operation, verification, and legal compliance.

Related KPI: Third-party sharing · Snapshot side: new

Verified exact source passage: “We will disclose information to third parties about your account or the transfers you make: (i) where it is necessary for completing transfers, or (ii) in order to verify the existence and condition of your account for a third party, such a”

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 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

e1182256aa75fdac425701614c4f81f5de6ccaee8acb252eb903e5cb46cc9f23

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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