

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	PREVIOUS SNAPSHOT · V2
RETRIEVAL STATE	verified-retrieval	f82ed7b015214f0190e8a5364a9faf3e3cd2f086cf65014624d4761cb5f3dbfb
LATEST RETRIEVAL	2026-10-01 19:53:32.645Z	2026-07-28 22:44:04.071Z
SANITIZED CHANNEL	direct	CURRENT SNAPSHOT · V3
DATA STATUS	Available	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

97058f49858313d5687d6805f77f4883da919944ea47a2dce6d49658c394ae65

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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