Wise
Privacy Policy

Change ID · a8e5cf8c-0593-43eb-9c84-bbd7ed22dc91

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-11-24 12:43:36.964Z	Global	Medium · 6/10	0, unchanged

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	2026-11-25 14:39:57.839Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V3

c98c9db2c903d6a34b8e2770153a37be8a6ab820a31508dc870af76a3d2cdae5

2026-10-23 11:44:36.556Z

CURRENT SNAPSHOT · V4

070a61afe6810be451a87e22c4b30fef6e0cc808910de02c5a8e37f6641f30a6

2026-11-24 12:43:36.951Z

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's updated Privacy Notice now includes an Arabic translation, making it more accessible globally, with no other major changes to data practices.

REASON 1 — 0 SCORE CONTRIBUTION

Extensive biometric data collection for KYC and fraud prevention.

Related KPI: Data collection · Snapshot side: new

Verified exact source passage: “In some jurisdictions we will also collect facial scan data extracted from your photo or video (known as ‘biometric data’).”

REASON 2 — 0 SCORE CONTRIBUTION

Automated decision-making can impact account access and transactions.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: “These processes may make an automated decision to reject your application or a proposed transaction, to block a suspicious attempt to log into your Wise account, or to close your account.”

REASON 3 — 0 SCORE CONTRIBUTION

Broad sharing of personal data with various third parties.

Related KPI: Third-party sharing · Snapshot side: Not recorded

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

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: Partial · 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: 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?

Algorithmic transparency: Opaque · Automated decisions: Partial · 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: Opt-Out · Algorithmic transparency: Opaque · AI bias and fairness: Absent · 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 Privacy Policy 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

31f7a71a0ec0d971673bbad151afb850429cdc14714789978195298a29c950f9

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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