

Wise

UK Personal Customer Agreement

Change ID · b8a7a6fe-aaeb-4380-bbe1-7ea3b8bf3697

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-10-30 15:42:57.185Z	UK	High · 8/10	Baseline

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	<div>PREVIOUS SNAPSHOT · V1</div> <div>de95b2855a283541eefdf2841e47e8e4cc089a1fd1ddbd240bb3d85cab56652</div> <div>2026-10-02 04:58:07.499Z</div>
RETRIEVAL STATE	verified-retrieval	
LATEST RETRIEVAL	2026-10-30 15:42:57.172Z	
SANITIZED CHANNEL	direct	<div>CURRENT SNAPSHOT · V2</div> <div>82500df9399c4a661a5f50a9621695937d8b996b185bfa2a1c91a5af07f25a87</div> <div>2026-10-30 15:42:57.172Z</div>
DATA STATUS	Available	

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 new Auto Top-Up feature offers convenience but reduces granular control over recurring card payments and shifts liability for failed top-ups to the user.

REASON 1

+1 SCORE CONTRIBUTION

New Auto Top-Up feature adds complexity to account management.

Related KPI: Automated decisions · Snapshot side: new

Verified exact source passage: "For certain currencies, you may be able to set up your Wise Account to add money automatically from a Pay-In Method when the conditions you choose are met, for example when the balance in your Main Account falls below an amount you select ("

REASON 2

+1 SCORE CONTRIBUTION

Recurring card payments need only initial authentication, reducing ongoing control.

Related KPI: Consent mechanism · Snapshot side: new

Verified exact source passage: "Where you fund an Auto Top-Up from a credit card or debit card, you will be asked to confirm and authenticate your instruction when you set it up. That initial authentication authorises the Auto Top-Up arrangement, and we will not ask you t"

REASON 3

+1 SCORE CONTRIBUTION

Wise is not responsible for consequences of failed Auto Top-Ups.

Related KPI: Regulatory compliance · Snapshot side: new

Verified exact source passage: "Subject to section 29, 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>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>AI training opt-out: Not Available · Algorithmic transparency: Opaque · Automated decisions: Partial · AI bias and fairness: Absent</div><div>Framework source</div></div>	<div><div>ISO/IEC 42001</div><div>MAPPED EVIDENCE</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><div>NIST AI RMF</div><div>MAPPED EVIDENCE</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: Partial · AI bias and fairness: Absent</div><div>Framework source</div></div>	<div><div>OECD AI Principles</div><div>MAPPED EVIDENCE</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></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 UK Personal Customer Agreement source still match the recorded public snapshot version 2?
- 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

28796bc17c6796c65c228b0851e93108b514d648139fea4af633889d4f56f8e1

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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