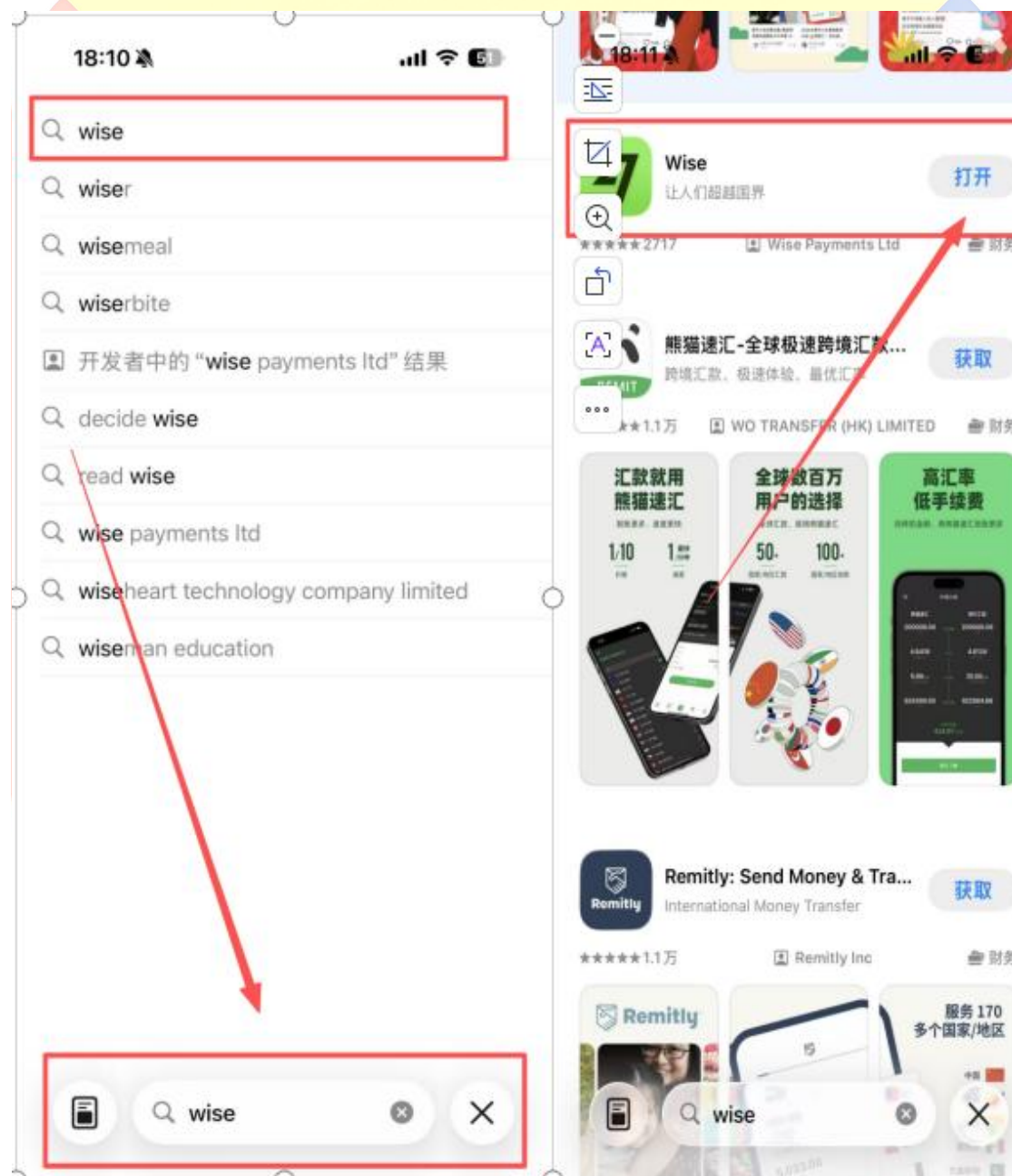


# Wise (International Money Transfers and Currency Exchange)

## User Guide

### 1. Download and Registration Verification

Download and install: Android users (Google Play), iOS users (App Store) search for "Wise", download and install.



Registration Process: Open the APP, click "Sign Up", enter your name, email, and phone number, set a password, and complete the initial registration after verifying your phone number; identity

verification is required (upload a photo of your ID card/passport, some users need to record a face video), and it will be approved within 1-2 working days after submission.



**介绍您自己**

居住国家/地区  
中国

完整法定名字和中间名

完整法定姓氏

出生日期  
日 月 年  
选择

电话号码

**保存并继续**

**输入您的地址**

输入您居住时间最多的地址。我们可能需要您提供此地址的证明。

国家/地区  
中国

省  
广东

城市  
选择一个选项

家庭住址

继续，即表示您确认此地址正确无误。

**确认并继续**

[返回](#)

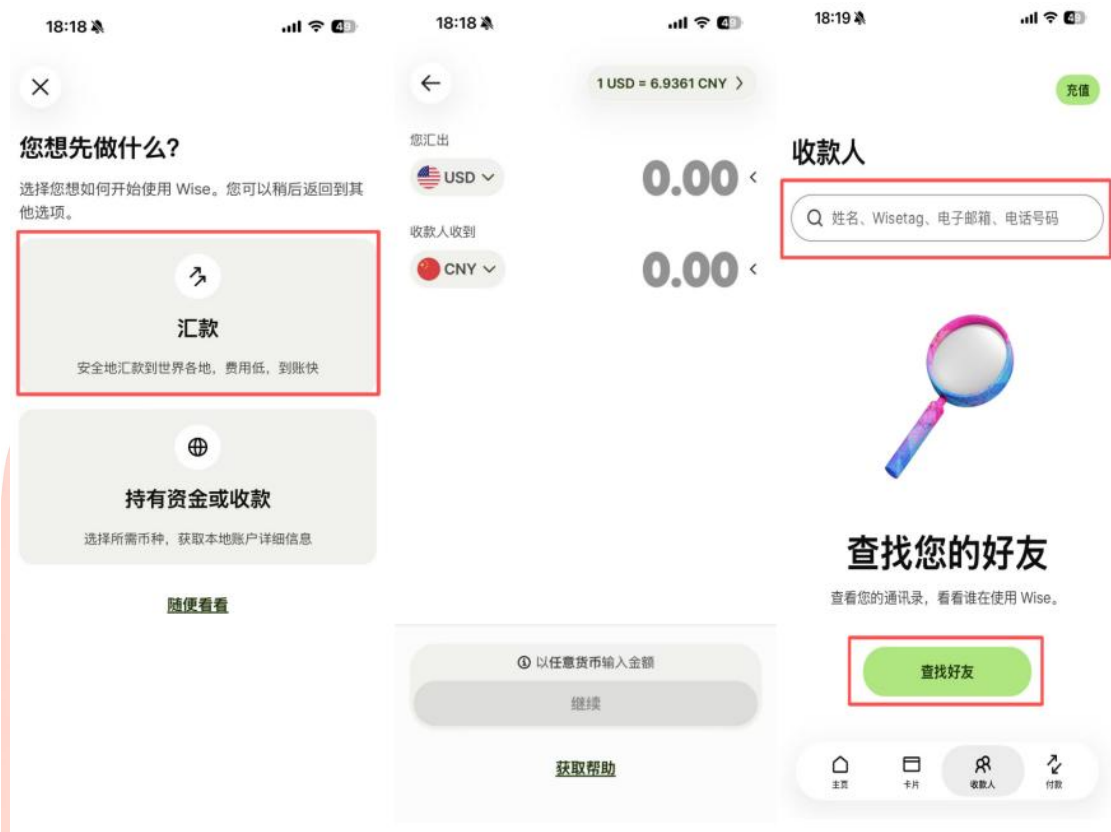
Bank Account Addition: After approval, go to 'Accounts', click 'Add a bank account', and add your own bank account information (bank card number, bank name, Swift code; domestic users need to fill in UnionPay information). Multiple country bank accounts can be linked.

## 2. International Remittance Operation

Initiate Remittance: Click "Send money," enter the remittance amount (supporting entry in either the source or target currency), select the target currency (such as converting RMB to USD, EUR, etc.), and the system will display the real-time exchange rate (no hidden markup) and fees.

Recipient Information: Fill in the recipient's account information (name, bank card number, bank name, SWIFT code / IBAN code, which must match the recipient's ID), supporting the option to

save frequently used recipients for direct selection next time.



Cost Confirmation: Check the total remittance cost (remittance amount + handling fee), with the exchange rate locked for 15 minutes during which the rate does not change; the handling fee is displayed transparently (as a proportion of the remittance amount + fixed fee), more favorable than traditional bank transfers.

支付方式	手续费公式	汇1000USD的手续费
银行扣账 (ACH)	0.94 USD + 1.22%	13.03 USD
电汇 (Wire transfer)	4.46 USD + 1.02%	14.54 USD
Wise帐户	0.6 USD + 0.98%	10.32 USD

Payment method: Choose a payment method (linked bank account transfer, credit card, debit card) and follow the prompts to complete the payment; large transfers are supported, but some areas have transfer limits (can be viewed in 'Limits').