

Wise Financing plc - LEI: 6488E9H7Z3K04JNN7302
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13 November 2025

WISE FINANCING PLC

ESTABLISHMENT OF EURO MEDIUM TERM NOTE PROGRAMME AND PUBLICATION OF ADMISSION PARTICULARS

Wise Financing plc, a wholly-owned finance subsidiary of Wise Financial Holdings Limited (a wholly-owned subsidiary of Wise plc), today announces the establishment of its Euro Medium Term Note Programme (the "**Programme**").

As part of the Programme establishment, the following admission particulars (the "**Admission Particulars**") have been submitted to and approved by the International Securities Market of the London Stock Exchange:

Admission Particulars dated 13 November 2025 relating to the Euro Medium Term Note Programme of Wise Financing plc, as Issuer, which is unconditionally and irrevocably guaranteed by Wise plc, as Parent Guarantor, and certain of its subsidiaries.

A copy of the Admission Particulars can be viewed on Wise plc's website at <https://wise.com/owners/debt-issuance>.

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About Wise

Wise is a global technology company, building the best way to move and manage the world's money.

With Wise Account and Wise Business, people and businesses can hold 40 currencies, move money between countries and spend money abroad. Large companies and banks use Wise technology too; an entirely new network for the world's money. Launched in 2011, Wise is one of the world's fastest

growing, profitable tech companies.

In fiscal year 2025, Wise supported around 15.6 million people and businesses, processing over \$197 billion in cross-border transactions and saving customers around \$2.7 billion.

DISCLAIMER - INTENDED ADDRESSES

Please note that the information contained in the Admission Particulars may be addressed to and/or targeted at persons who are residents of particular countries (specified in the Admission Particulars) only and is not intended for use and should not be relied upon by any person outside these countries and/or to whom the offer contained in the Admission Particulars is not addressed. Prior to relying on the information contained in the Admission Particulars you must ascertain from the Admission Particulars whether or not you are part of the intended addressees of the information contained therein.

The Admission Particulars do not constitute an offer of securities for sale in the United States. The notes described herein and in the Admission Particulars have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**"), or under any relevant securities laws of any state of the United States of America, and may not be offered or sold to U.S. persons or to persons within the United States of America (as such terms are defined in Regulation S under the Securities Act) , except pursuant to an exemption from the Securities Act. For a further description of certain restrictions on offers and sales of the notes and on distribution of the Admission Particulars, see the "Subscription and Sale" section in the Admission Particulars.

Your right to access this service is conditional upon complying with the above requirement.

No offer or invitation to acquire any securities is being made pursuant to this announcement.

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