Wise expands US product suite, giving customers new ways to earn returns

- With Wise Interest and Stocks, customers can put their USD balance to work while keeping their money instantly available to send and spend
- This launch marks the first time Wise has operationalized its US broker-dealer license to offer more tailored products to local customers

Austin, TX, November 10, 2026 — Wise, the global technology company building the best way to move and manage the world's money, today announced an expansion of its US product offering, giving people and businesses two new ways to earn a return on the money they hold with Wise.

The expansion introduces Wise Interest and Stocks, two new products available directly from customers' existing USD balance. Unlike traditional alternatives that require customers to move or lock away their money to earn a return, customers who opt in to these products keep instant access to their funds,[1] meaning they can continue to send and spend from the same balance with no withdrawal penalties. Wise Interest and Stocks are offered by Wise US Assets Inc.[2], a registered broker-dealer. Member of SIPC, which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org.

Vinay Nilakantan, Head of Product for North America at Wise, said: "People and businesses around the world are keeping more money with Wise than ever. Global customer holdings grew 40% to $39 billion last financial year alone.[3] Now, we want to offer Wise customers more ways to put that money to work, without compromising the convenience and flexibility they expect from us.

"In the US, earning a competitive return too often means locking your money away or juggling multiple accounts. But with Wise Interest and Stocks, people and businesses in the US no longer have to choose between making their money work harder and actually being able to use it. They have the freedom to do both."

Introducing new ways for Wise customers to earn a return

Wise Interest allows customers to earn a return on USD held with Wise through a money market fund holding government-backed assets. Customers' money remains instantly available to send and spend within the same balance, offering greater convenience and flexibility.[4] Returns, which are not guaranteed, are calculated daily and paid into customers' accounts monthly, and over 90% of returns earned may also be exempt from state and local income taxes.[5]

For customers looking for potential longer-term returns, Stocks gives people and businesses a simple way to invest money held with Wise in an S&P 500 index fund.[6, 7] This lets them invest across a diverse range of leading US companies while keeping a high degree of liquidity. Investing involves risk, including possible loss of principal. Wise Interest seeks to preserve the value of an investment, but the investment value of Stocks will change with the market.

Customers can start using either product directly from their existing USD balances by simply selecting Wise Interest or Stocks. In line with Wise's commitment to transparency and low costs, customers will see the fees associated with each product clearly before opting in.

Expanding Wise's existing US product suite

The launch comes as customers increasingly use Wise to hold more of their money and look for more ways to grow those funds. Income earned by US customers through Wise's existing Basic Interest offering, which allows customers in the US to receive interest on USD, GBP and EUR, increased by almost 17% year over year in FY26.[8] Basic Interest is an opt-in feature that allows customers to earn interest on eligible balances held in a Wise account with Wise US Inc. Customer funds are held at Wise US Inc.'s program bank, which pays interest on those funds, and a portion of that interest is passed through to eligible customers.[9]

Wise Interest and Stocks build on the range of existing products already available to Wise personal and business customers in the US. Today, customers can hold and convert more than 40 currencies, get paid in nine currencies using local account details, send money internationally with 77% of payments arriving instantly (in under 20 seconds),[10] and spend around the world with the Wise Multi-Currency Card.

The launch of Wise Interest and Stocks marks the first time Wise has operationalized its US broker-dealer license, which it holds in all 50 states, to offer more tailored products to local customers.

Read more about Wise Interest and Stocks here.

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1. Instant access is provided solely by Wise US Inc., our affiliated Money Services Business (MSB), a non-bank company registered with FinCEN and licensed by state regulators to transmit money. See Section 10 of the Wise US Assets Customer Agreement to learn more.

2. Wise US Assets Inc. is a registered broker-dealer, Member of FINRA/SIPC. Wise US Assets Inc. is not an investment adviser. This communication does not take your individual circumstances into account. You should consider whether any investment is appropriate for your needs and, where appropriate, seek advice from a qualified

professional. This communication does not constitute an offer or solicitation to buy or sell any security. Wise US Assets Inc. will not accept or act upon orders or instructions received via email or telephone. Wise US Assets Inc. Check the background of our Firm on FINRA's BrokerCheck.

3. Global customer holdings as of June 25, 2026. See Wise's FY26 Financial Results for more.

4. Wise Interest invests in the BlackRock Liquidity Funds Treasury Trust Fund. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund. Before investing, carefully consider the fund's investment objectives, risks, and expenses. For more information, see the Fund Prospectus.

5. Federal taxes apply. The state and local tax-exempt portion varies based on the fund's holdings. Please consult a tax advisor regarding your specific situation.

6. Past performance does not guarantee future results; the value of your investments and the income from them may go up or down and you may get back less than you originally invested. To see performance data current to the most recent month-end, visit the BlackRock Website.

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8. Wise US Inc. is not a bank. Basic Interest is offered solely by Wise US Inc. through our current program bank, JPMorgan Chase Bank, N.A. Eligible customers must opt in to the interest feature. See program for more details. Basic Interest isn't available to residents of New York and Alaska at this time.

9. To learn more about our Basic Interest offering, visit the Wise website.

10. Transaction speed claimed depends on individual circumstances and may not be available for all transactions.

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.

In the financial year 2026, Wise supported around 19 million people and businesses, processing over $240 billion in cross-border transactions and saving customers over $3 billion.