Wise brings investment returns to everyday forint balances

Customers can get a return while keeping their money instantly accessible, as new research finds that 56% of Hungarian adults hold money in accounts paying no interest.

Budapest, 28 October 2026 – Wise is making its account more useful for everyday life in Hungary: customers can now get a return on the forints they hold, while keeping their money instantly accessible. The new investment feature currently offers an annualised variable return of 4.72% after fees[1]—a market-leading return in Hungary for an instant-access forint product.

The launch brings together global technology company Wise's account and payments technology with the local investment expertise of Hungarian fund manager HOLD Asset Management. It adds forints to the currencies supported by Wise Interest in Hungary, alongside euros, pounds and US dollars.

Among Hungarian adults holding money in accounts that pay no interest, 41% say they keep it there because they want immediate access. The same proportion expect to need the money soon for bills or everyday expenses. The findings come from a survey conducted by Pulzus for Wise among 1,000 adults in Hungary, exploring saving and investment habits and expectations of everyday financial accounts.

Low or no monthly fees (58%) and money automatically earning interest (39%) are the two most-selected essential features of an everyday financial account. Access matters too: 39% of Hungarian adults would wait no longer than the same day to access money set aside that they might need within the next 12 months.

"Customers in Hungary already trust Wise to hold, send and spend their money with ease and transparency. Now, we're giving them the option to get a return on their forint balance too, without the need to lock it away. It's another step in making Wise more useful for everyday life, whether managing expenses at home or spending abroad," said Gergő Horányi, Product Lead at Wise.

Local investment expertise with instant access to money

Customers can activate the investment feature for their forint balance in their Wise account in just a few steps. They can continue to send or spend, and access the money instantly while the feature is active. Changes in the investment's value are reflected on working days and can be tracked in the account.

Customers' money is invested in a short-term bond fund managed by HOLD Asset Management. The fund invests primarily in Hungarian government securities and other government-related or central-bank instruments.

Péter Fáykiss, International Business Development Director at HOLD Asset Management, said: "Together, we're making it easier for people in Hungary to get a return on their forint savings while keeping their money accessible. HOLD manages the underlying investment fund, bringing our local investment expertise to Wise's customers. This gives people who value flexibility a straightforward way to start investing."

Wise is expanding its role in everyday financial life in Hungary

Adding the option to get a return on forints is the latest step in making Wise more useful: customers in Hungary can already receive forints using local account details, send money locally or internationally, pay for everyday purchases, share expenses and spend locally or when they travel. Wise has also introduced Qvik payment requests to make it easier for customers to add money to their forint balance, alongside Számlázz.hu and Billingo integrations for business customers.

About the research

The research was conducted by Pulzus on behalf of Wise between 30 September and 13 October 2026, using a weighted sample of 1,000 Hungarian adults. Percentages refer to all respondents unless otherwise stated.

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 200 billion € in cross-border transactions and saving customers over 2.8 billion €.

About HOLD Asset Management

HOLD Alapkezelő is Hungary’s largest independent asset management company owned entirely by Hungarian individuals. Its qualified 30-strong portfolio management team oversees more than 1.6 trillion forints in savings for institutional and private investors. Its approach has been defined by transparency, a long-term perspective, and a fundamental, value-based investment philosophy. HOLD is one of Hungary’s most awarded wealth and asset management firms. It has been awarded the country’s best private banking provider three times and Hungary’s best asset manager ten times. According to Forbes Hungary's survey, it is the country’s 20th most valuable Hungarian-owned company.

[1] Capital at risk. Growth not guaranteed. Your invested balance could go down in the event of a government default or if interest rates go negative. Variable rate is based on 30-day performance as of 16 October 2026. Interest is provided by Wise Assets Europe AS. We do not give investment advice, and you may be subject to pay tax. If you're not sure, seek qualified advice.