

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

Wise Group plc

(Name of Issuer)

Class A Ordinary Shares

(Title of Class of Securities)

(CUSIP Number)

06/30/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☐ Rule 13d-1(b)
- ☐ Rule 13d-1(c)
- ☒ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

	Names of Reporting Persons	
1	Kristo Kaarmann	
	Check the appropriate box if a member of a Group (see instructions)	
2	☐ (a)	
	☒ (b)	
3	Sec Use Only	
	Citizenship or Place of Organization	
4	ESTONIA	
Number of	Sole Voting Power	
Shares	5	
Beneficially	186,858,255.00	

Owned by Each Reporting Person With:	6	Shared Voting Power
	0.00	
		Sole Dispositive Power
	7	
	186,858,255.00	
		Shared Dispositive Power
	8	
	0.00	
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
	186,858,255.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	
	☐	
11	Percent of class represented by amount in row (9)	
	18.2 %	
12	Type of Reporting Person (See Instructions)	
	IN	

SCHEDULE 13G

Item 1.

- (a) Name of issuer:
- Wise Group plc
- Address of issuer's principal executive offices:
- (b) 65 CLIFTON STREET, LONDON, X0, EC2A 4JE.

Item 2.

- (a) Name of person filing:
- Kristo Kaarmann (the "Reporting Person")
- Address or principal business office or, if none, residence:
- (b) c/o Wise Group plc 1st Floor Worship Sq. 65 Clifton Street London, UK EC2A 4JE
- Citizenship:
- (c) Estonia
- (d) Title of class of securities:
- Class A Ordinary Shares
- (e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in

accordance with § 240.13d-1(b)(1)(ii)(J),
please specify the type of institution:

- (k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

(a)

The Reporting Person beneficially owns 186,858,255 Class A Ordinary Shares.

Percent of class:

(b)

The Reporting Person may be deemed to beneficially own 18.2% of the Issuer's outstanding Class A Ordinary Shares. %

(c)

Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

The Reporting Person has sole power to direct the vote of 186,858,255 Class A Ordinary Shares.

(ii) Shared power to vote or to direct the vote:

0

(iii) Sole power to dispose or to direct the disposition of:

The Reporting Person has sole power to dispose or to direct the disposition of 186,858,255 Class A Ordinary Shares.

(iv) Shared power to dispose or to direct the disposition of:

0

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Kristo Kaarmann

Signature: /s/ Kristo Kaarmann

Name/Title: Kristo Kaarmann

Date: 08/11/2026