

20 December 2023

Sent via email to: [ohchr-registry@un.org](mailto:ohchr-registry@un.org)  
Your Reference: AL OTH 132/2023  
Re: *Communication conjointe des procédures spéciales*

Dear Special Rapporteurs, Ms. Balbin,

Thank you for your letter dated 31 October 2023, which we have reviewed carefully.

At the outset, we wish to stress Wise's commitment to its legal and regulatory obligations in all the countries in which it operates, including France, and in particular in relation to international human rights law.

At Wise, we believe in "*money without borders*". Our mission is to make it faster, cheaper, easier and more transparent for people and businesses across the world to move and manage their money. We are proud to have an extremely diverse global employee and customer base, and we staunchly advocate for and defend the principles of equal treatment and non-discrimination. As our latest annual report makes clear: "*We believe all aspects of our business should be conducted in an honest and ethical manner*".

As a regulated payment institution, we adhere to strict rules to prevent potential abuse of our service, and we take these obligations very seriously. This includes our obligation to carry out all necessary security and due diligence and verification checks on our customers on an ongoing basis.

In accordance with our legal and regulatory obligations, our due diligence and verification procedures are designed to be fair, reasonable and proportionate, and are executed in this vein. We appreciate that verification checks can at times cause inconvenience to customers by prolonging the processing of a particular transaction or, in some cases, by leading to the temporary or permanent suspension of a particular customer account. We note that temporary or permanent suspension may occur, for example, if verification information provided by a customer upon request is inadequate or is not provided at all. However, we act at all times fairly and consistently within our legal and regulatory obligations.

Whilst it is our policy not to comment on individual cases without customer consent, please rest assured that we share your commitment to protecting human rights and that all our due diligence and verification policies are applied in a proportionate and non-discriminatory manner.

Yours sincerely,

**Wise**