We certify that:

TRANSFERWISE INC.
is authorized to engage in the business of MONEY TRANSFER SERVICES in Puerto Rico from the following address:

19 W 24th Street, 9th Floor, New York, NY 10010.

Regulate the Money Services Business. This license will remain in effect until December 31, 2020 and can be renewed upon the payment of the annual fees prescribed by law.

Issued in San Juan, Puerto Rico, on January 2, 2020.

Iris Nereida Jiménez
Assistant Commissioner

ESTA LICENCIA NO ES TRANSFERIBLE COLOQUESE EN UN LUGAR VISIBLE AL PÚBLICO

OCIF

OFICINA DEL COMISIONADO DE INSTITUCIONES FINANCIERAS

ESTADO LIBRE ASOCIADO DE PUERTO RICO

DE INSTITUCIONES FINANCIERAS

LIENCIA NUMERO

TM-090