

### 5.3 Disclaimer of Warranties

Wise provides its services “as is”, meaning:

They don’t guarantee perfection.

They don’t guarantee the platform will always be error-free, fast, or available.

They don’t guarantee it will meet every need you might have.

The only promises they make are the ones specifically written in this Agreement.

---

### 5.8 Geographic Restrictions

Wise does not guarantee its services are suitable outside India.

If you use it abroad, you are responsible for checking and following the local laws.

---

Data Privacy: On termination, your data must be destroyed within 30 days.

---

### 6. Annexure B – Service Levels

Wise promises 99.9% uptime.

If uptime falls below:

98–98.9% → You get 15 extra days added to subscription.

Below 98% → You get 30 extra days.

Scheduled downtimes (maintenance, upgrades, urgent fixes) are allowed with notice.

Customer support:

Email & tickets answered Mon–Fri, 10 AM–6 PM,

Response times depend on issue severity (30 mins for outages, up to 5 days for custom requests).

---

Risk: If cash flow is delayed, services may be suspended, but you still owe the fees.

---

Uptime guarantee limited: Only 99.9% uptime promised. If it drops, compensation is just extra subscription days, not refunds.

No guarantee of error-free service: Wise clearly says services may not always be uninterrupted or fully secure.

Force majeure: If external events (like government orders, disasters) stop services, Wise is not liable.

---

Indemnity: If users upload copyrighted or illegal content, you must protect Wise and cover legal costs—even if you didn't create the content.

Limited liability of Wise: If Wise makes a mistake, their liability is capped at the fees you paid in the last 6 months.

Termination imbalance: Wise can terminate for many reasons (late payment, violation, legal claim, govt. order), but you can only terminate if they materially fail and don't fix in 30 days.

---