

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.
