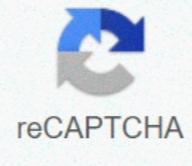




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Transferwise money transfer time

How long it takes depends on the currency you receive. Select the currency you're receiving to learn more. USDEURGBAUDNZDPLN If I have not received my money? Receiving USD It takes 1 business day to receive a bank transfer and 1-3 business days to receive funds sent by ACH. It usually takes 2-5 business days to receive deposits from outside the United States, but may take longer due to time differences or multiple intermediary banks. You can only receive international/SWIFT bank transfers to USD balances from the following countries: Australia, Austria, Belgium, Bulgaria, British Virgin Islands, Canada, China, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Guernsey, Greece, Hong Kong, Hungary, Iceland, India, Ireland, Isle of Man, Italy, Japan, Jersey, Latvia, Liechtenstein, Luxembourg, Malta, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, Romania, Singapore, Slovakia, Slovenia, Spain, Sweden, Switzerland If payment is sent from Receiving EUR Usually takes 1-2 business days to receive money from SEPA countries. Getting GBP Usually takes a few seconds, sometimes up to 2 hours, to receive GBP. You can only get GBP from the UK. Receiving AUD Usually takes 1-2 business days to receive AUD. You can only receive AUD from Australia. Getting NZD Usually takes 1-2 business days to receive NZD. Receiving PLN Usually takes 1-2 business days to receive PLN. You can only receive PLN from Poland. We had to stop users from receiving PLN bank details during this time. If you already have PLN bank details, you can continue to use them as usual. What if I haven't received the money? If you don't receive funds within the time frame specified for your currency, first check with the sender if they use the correct bank details. If you would like us to review it, please send us proof of payment so we can check it out. This can be a receipt, bank statement, or screenshot from the online bank showing: the name and account number of the sender of the name and date of the account number they sent The amount they sent We need to see all of the above information in a screenshot or document to be able to review your issue. When you make a transfer, we'll give you an estimate of when your money will arrive. However, there are a few situations where you may have questions about time. Here are some tips to help you understand when it will come or why it's delayed.1. My shuttle will arrive today.2. Details of my recipient may be wrong.3. Transfers are on weekends and public holidays.4. My recipient says the money hasn't arrived yet.5. Get a receipt. 1. TransferWise says that my transfer will come today. That's great! Actually that means your money should have arrived already. We say it's due today because some banks need a few hours to process money transfers from us. 2. Recipient's details I could be wrong. Small things like spelling mistakes in names — — for example, spelling John Smith as Jon Smith — not a problem for most countries. Your money should still arrive on time. However, for some currencies, such as JPY or RUB, typed errors like this can be a problem. Check our Currency pages for specifics. If something like some account is wrong, your money may take longer to arrive, or get returned to us. If your money is returned to us, we will let you know immediately. 3. Transfers on weekends and public holidays. Not all countries have a banking system that operates on weekends or public holidays. Our delivery time is up to the time your country's bank is sending money to. But in some parts of the world, banks stop processing money transfers early on Friday. That means, if your money is due on Friday, it may not show up in the recipient's account until the next business day. We are working to figure out which bank does this and make our delivery estimates more accurate in the process. 4. My recipient says that the money has not yet arrived. We hope to never put you in this position. If your recipient says they haven't received your money yet, please ask them to check the following: The sender's name they're looking for. Your recipients should search for a transaction on their bank statement from TransferWise — they won't see your name. The transfer may also come from one of our partners, but the amount and reference will still help find the payment. The recipient's bank details. If they are not right, your money may take longer to arrive, or be returned to us. The currency in which the recipient's account is using. The recipient's account may be in a different currency than the currency you sent them. If that was the case, they could have received a different amount from us because their bank might have converted the money again. 5. Get a receipt. Your recipient's bank may have trouble processing your transfer. They will have money in their system, but will not take it into your recipient's account. Our receipts include all of our bank details and, for some currencies, so do tracking numbers. That means that when your recipient gives their bank, the bank will have all the information they need to track your transfer. Here's how to get your receipt: Sign in to your TransferWise account Go to your transfer and click View transfer details You'll see the Get PDF receipt button. That opens pdf Save it to your device and send it to your recipient We always move your money as quickly as possible. You can see estimates of how long it takes by including some basic details in their transfer computer on the TransferWise homepage. But when you actually set up your transfer on TransferWise, your estimate will change. The reason for this is simple - the more information we have about your transfer, the longer we can tell you how long it will take. And it depends on these 4 things: 1. The country you are sending from and to. Each currency and country is different. Converting your money may take a maximum of 2 working days, but it rarely takes this much time. And how quickly your money transfers arrive depends on how quickly your recipient's bank can process your money, as well as how you can pay in the country you send it to. 2. How you pay. Some payment methods are faster than others. For example, card payments are usually instant, while bank transfers take longer. You'll see how long each payment method takes when you set up a transfer. If you send money from GBP, we offer different types of money transfers such as low-cost money transfers and quick and easy money transfers. In this case, the speed of your transfer will depend on the type you choose. 3. The time you pay for your transfer. We can only move your money during normal bank hours. And things can take a little longer if the country you're sending to has a national holiday. 4. Security checks. We may need to verify things like identities, addresses, or where you receive money when making a transfer. We call this verification process and it helps us keep you and your money safe. Verification can add more time to your transfer on top of the original estimate. We'll always let you know before your money arrives. And while your money transfer is in progress, we'll send you updates via email. Track your transfer Here are some reasons why your transfer might be delayed —and how you can speed things up. You may have chosen a slower way to send us the amount You can choose from different types of payment methods to pay for your transfer. Some are faster than others, so you can speed up your transfer. For example, if you pay by card, we can start your transfer immediately. But if you make a SWIFT transfer, we'll need to wait until we get your money - and that can take 2-3 business days. Tip: We'll always tell you how long each payment method takes to get to us—choose a faster payment method if time is at the core. Learn about the different ways to pay and how long they take weekends and holidays that can slow things down After we get your money, we'll convert it to a new currency and send money. This is the fastest part. But bank hours, weekends and holidays are out of our control - so this could slow down the process. Tip: If your transfer is urgent, plan on weekends and holidays. The receiving bank may take additional time to process after we send your money to the recipient's bank, they will process and liquide the money. But some faster than other banks - it may take up to 2 business days for some currencies. At this point, money is out of our system, but the bank will be able to help. Tip: Your recipients can ask your bank to get money liquidated faster. Just share the transfer receipt with their bank. We're trying to identify banks more slowly, so we can give you a more accurate estimate. If you want to help, you can let us know when the money arrives. © TransferWise Ltd 2021 TransferWise is authorized by The agency conducted in accordance with the Cryptocurrency Regulations 2011. Refer to the company 900507, for the issue of cryptocurrencies. Money.

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