



Anthony G. Brown
Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202-2202
IDTheft@oag.state.md.us

Dear Attorney General Anthony G. Brown,

This is to inform you of a data breach relating to Evolve Bank & Trust ("Evolve"), a former US banking partner of Wise US, Inc. (Wise). This is part of a wider industry incident which has impacted several financial institutions in the US and globally, where bad actors have released data from Evolve on the dark web. This notification is being provided in accordance with [state name] data privacy notification requirements.

Impacted Partner and our Relationship with them

Our arrangement with Evolve ended in November 2023. Between October 2020 and November 2023, Evolve was issuing USD account details to Wise US Inc. ("Wise US") customers. In order for our customers to obtain access to these USD account details, specific customer personal data had to be shared with Evolve, and it is this data which may be part of the data breach.

Status of Investigation

On 27th June 2024 at 03:16 hrs EST we were able to verify that the compromised data regarding Evolve's data breach includes some Wise customer data.

We are still not in a position to confirm the scope and extent of the impact for Wise including the number of Wise US customers impacted. In consideration of the services provided by Evolve and data exchange that occurred between our companies, the following data types could have been impacted:

Names; DOB; Social Security Number, Full address; request of USD Account details date; Phone number; Email; Information relating to ID documents used for KYC purposes, such as, document numbers, issuing country and expiration date.

No credentials, passwords, or PIN relating to Wise customer accounts were available to Evolve and are therefore not in the potentially compromised data set. Wise systems remain secured and have not been compromised by this data breach. Additionally, our customers' money is safe as the relationship with Evolve ended in November 2023 and Wise does not hold any money with them.

As a result, the main potential risks we identify for our impacted customers would be fraud, such as phishing, or identity theft.

Steps Taken to assist potentially affected customers

While we are still awaiting confirmation regarding the specific customers affected, and the exact data types compromised for each, we are proactively reaching out to those who held USD accounts with Evolve to provide information on safeguarding themselves against fraud such as being vigilant against phishing attempts monitoring financial activities. Additionally, for potentially impacted customers we have offered complimentary credit monitoring with identity theft detection services.

We have attached a copy of the email communications sent to customers for your information. Furthermore, we have also sought further information from Evolve about the impact of the incident and steps they are taking in response.

Contact Information

For any inquiries or further information regarding this incident, please contact Simran Kaur (Compliance Director) and Naveed Fazal (Legal Counsel) via email, listed below.

Sincerely,

Simran Kaur
Compliance Director
Wise US Inc.
Email: Simran.kaur@wise.com

Cc: Naveed Fazal
Senior Legal Counsel
Wise US Inc.
Email: Naveed.Fazal@wise.com

Hello Simran,

There's been a data breach at Evolve Bank & Trust.

Evolve Bank & Trust is a regulated bank that we worked with from 2020 until 2023 to provide your old USD account details. They've recently been affected by a data breach and some of your personal information may have been involved.

This personal information does not include copies of any of the identification documents you've shared with us — these have not been shared with Evolve Bank & Trust at any point.

Your Wise account is safe

We no longer work with Evolve Bank & Trust, and have already strengthened our security measures. We've also started a thorough investigation into this data breach and can confirm that **it has not impacted our systems**. This means:

- your Wise account credentials, including your password, are safe, and you can use your account as normal
- you can continue to use your USD account details — these are no longer connected to Evolve Bank & Trust
- you can continue to use any Wise cards you may have as they were not impacted by this issue — your card number and PIN are safe

What you should do now

We strongly recommend that you keep an eye on your financial activity outside of Wise, including any accounts you may have linked to Wise.

If you receive any suspicious calls, texts or emails asking about sensitive information, please be extra cautious. [Learn how to avoid phishing.](#)

In the meantime, we can help you enrol into complimentary credit monitoring with identity theft detection services. If this is something you'd be interested in, please get in touch by replying to this email.

[Learn more about our former relationship with Evolve Bank & Trust](#) and the information we shared with them to provide your old USD account details.

We know that this news may be concerning, and we're continuing to prioritise investigating the issue. If there are any important developments, we'll keep you updated.

Thanks,
The Wise team

Want to change what we get in touch about? Go to your [Notification Settings](#). You can find answers to most questions in our [Help Centre](#). And if you need to get in touch, use our [contact form](#) — that way we can help you quicker.

This email was sent to you by Wise. By using our services, you agree to our [customer agreements](#).
© Wise 2024. All rights reserved.