Country and Regional specific disclaimers

US and Canada:

© 2025 Wells Fargo Bank, N.A. Products and services require credit approval. Wells Fargo Distribution Finance ("DF") is the trade or business name in the United States and Canada for certain inventory financing (floor planning), equipment financing, working capital financing, and accounts receivable financing services of Wells Fargo & Company and its subsidiaries, including Wells Fargo Commercial Distribution Finance, LLC, Wells Fargo Capital Finance, LLC, Wells Fargo Bank, N.A., Wells Fargo Vendor Financial Services, LLC, Wells Fargo Financial Leasing, Inc., Wells Fargo Equipment Finance, Inc., Wells Fargo Capital Finance Corporation Canada, and Wells Fargo Equipment Finance Company.

Latin America:

Wells Fargo & Company ("Wells Fargo") conducts business globally through various companies within and outside of the U.S., including duly authorized and regulated subsidiaries and affiliates. All products and services may not be available in all countries. Each situation needs to be evaluated individually and is subject to local regulatory requirements.

EMEA:

Wells Fargo Bank International Unlimited Company ("WFBI") is a public unlimited company incorporated under the laws of the Republic of Ireland, with its head office and registered office at 5th Floor, 2 Harbourmaster Place, I.F.S.C., Dublin 1, Ireland. WFBI is registered with the Irish Companies Registration Office under registration number 429222. WFBI has a registered branch office in Germany which is registered with the Commercial Register (Handelsregister) of the lower court (Amtsgericht) of Frankfurt under registration number HRB 86699 and its principal place of business in Germany is at Friedrich-Ebert-Anlage 49, 60308 Frankfurt am Main. WFBI is regulated by the Central Bank of Ireland. The Branch of WFBI is partially regulated by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - the "BaFin").

Wells Fargo Capital Finance (UK) Limited ("WFCF UK") is a private limited company incorporated under the laws of England and Wales with its head office and registered office at 33 King William Street, London EC4R 9AT. WFCF UK is registered with the UK's Companies House under company number 02656007.

China:

Wells Fargo CDF Commercial Factoring (China) Company Limited, a company duly established in the People's Republic of China, is a subsidiary of Wells Fargo & Company. Wells Fargo CDF Commercial Factoring (China) Company Limited is supervised by and subject to the commercial factoring company applicable regulations issued by the National Financial Regulatory Administration (NFRA) which is formed on the basis of the former China Banking and Insurance Regulatory Commission (CBIRC) and the Tianjin Local Financial Supervision Bureau and is not licensed or regulated by the NFRA as a commercial bank in the People's Republic of China.

Hong Kong and Singapore:

Wells Fargo CDF International Pte. Ltd. (WFCDFI) is a subsidiary of Wells Fargo & Company and WFCDFI is not (i) authorized, approved or regulated in Hong Kong by the Hong Kong Monetary Authority as an Authorized Institution, approved money broker or local representative office of a foreign bank, or licensed or registered with the Securities and Futures Commission or (ii) licensed, approved, registered or regulated in Singapore by the Monetary Authority of Singapore as a licensed bank or a representative office of a foreign bank, approved merchant bank or approved money broker or holder of a capital markets services license. Wells Fargo Bank N.A., Singapore Branch is authorized by the Monetary Authority of Singapore as a Wholesale Bank and Exempt Capital Markets Services Entity.

Korea:

Wells Fargo Bank, Seoul Branch is a foreign bank branch licensed in the Republic of Korea and regulated by the Financial Services Commission.

Australia:

Wells Fargo International Finance (Australia) Pty Ltd is a subsidiary of Wells Fargo & Company, a company that is not authorised by the Australian Prudential Regulation Authority (APRA) as Authorised Deposit taking Institutions (ADIs) in Australia or licensed or regulated by the Australian Securities and Investments Commission (ASIC) as Australian Financial Services Licence holders.

New Zealand:

Wells Fargo International Finance (New Zealand) Limited is a subsidiary of Wells Fargo & Company, a company that is not registered with, licensed or regulated by the Reserve Bank of New Zealand (RBNZ) as a registered bank or a non-bank deposit taker in New Zealand.