



## Fee Information Document



**Name of the account provider:** Revolut Bank UAB (via its Ireland Branch)

**Account name:** Revolut Current Account (Ireland)

**Effective date:** This Fee Information Document (FID) will take effect on 19 December 2022.

- This document informs you about the fees for using the main services linked to the Joint payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account that are not listed here. Full information is available in the Fees section of the Revolut Terms and Conditions.
- A [glossary of the terms](#) used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	€0
<b>Payments (excluding cards)</b>	
Credit transfers	Instant Transfer to other Revolut users (in any currency worldwide): €0  Local payments (euro payments sent to an Irish account): €0  SEPA payments (euro payments sent to an account outside of Ireland but inside the Single Euro Payments Area): €0  Non-SEPA international payments (payments in the local currency of the recipient country): Variable fee, depending on currency. Variables are described <a href="#">here</a> . Min €0.30, Max €600.

	Non-SEPA international payments (in currencies other than the local currency of the recipient country): Flat minimum fee, depending on currency described <a href="#">here</a> . Min €3.
<b>Standing order</b>	€0
<b>Direct debit</b>	€0
<b>Unpaid item</b>	€0
<b>Cards and cash</b>	
<b>Cash withdrawal</b>	<p><b>Standard:</b> Free withdrawals up to 5 ATM Withdrawals or €200 per month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.</p> <p><b>Plus:</b> Free withdrawals up to €200 per month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.</p> <p><b>Premium:</b> Free withdrawals up to €400, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.</p> <p><b>Metal:</b> Free withdrawals up to €800, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.</p> <p>(If you hold a basic bank account with us, we do not apply a limit or fees for ATM withdrawals)</p>
<b>Cash lodgement</b>	Not available
<b>Cheque lodgement</b>	Not available
<b>Provision of a cheque book</b>	Not available

<b>Using a debit card for purchases in euro</b>	€0
<b>Using a debit card for purchases in a foreign currency</b>	<p>For exchanging currencies, the fee we charge (if one applies) is a single fee for money currency conversions. This is a variable fee, which means it changes depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is, and how it is made up, in the app. It covers the following things:</p> <ul style="list-style-type: none"> <li>- <u>Exchanging an uncommon currency</u>: This covers the costs and risks to us of dealing in less common or restricted currencies.</li> <li>- <u>Exchanging when the market is closed</u>: This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).</li> </ul> <p>The only time you will pay more than this is if you exceed the exchange fair usage limit for your plan. If you do, you will be charged an exchange fair usage fee on any exchange above the limit. All of our plans allow you to make at least €1,000 of exchange per month without an exchange fair usage fee. However, after that, an exchange fair usage fee of 0.5% applies for Standard and Plus plans (and basic bank account holders). You can avoid this completely by upgrading to a Premium or Metal plan (if you haven't already), which don't have any exchange fair usage limits.</p>
<b>Overdrafts and related services</b>	
<b>Overdraft</b>	Not available
<b>Unauthorised overdraft</b>	€0
<b>Referral item</b>	€0

Package of services	Fee
<p><b>Standard Account</b></p> <p>Includes a package of services consisting of:</p> <p><b>Maintaining the account</b></p> <p><b>Credit transfers:</b></p> <ul style="list-style-type: none"> <li>- Instant Transfers to other Revolut accounts (worldwide in any currency)</li> <li>- Local payments (euro)</li> <li>- SEPA payments (euro)</li> </ul> <p><b>Standing orders</b></p> <p><b>Direct debits</b></p> <p><b>Unpaid items</b></p> <p><b>Cash withdrawals</b> (up to 5 ATM withdrawals or €200 per rolling month (whichever comes first))</p> <p><b>Using a debit card for purchases in euro</b></p> <p><b>Using a debit card for purchases in foreign currency</b> (exchange fair usage limit of €1,000 per month and excludes any currency conversion fees)</p> <p>Services beyond these quantities will be charged separately (as above)</p>	<p>Monthly payments: €0</p> <p>Total annual cost in case of monthly payments: €0</p> <p>OR</p> <p>Yearly payment: €0</p>
<p><b>Plus Account</b></p> <p>Includes a package of services consisting of:</p> <p><b>Maintaining the account</b></p> <p><b>Credit transfers:</b></p> <ul style="list-style-type: none"> <li>- Instant Transfers to other Revolut accounts</li> </ul>	<p>Monthly payments: 2.99 €</p> <p>Total annual cost in case of monthly payments: 35.88 €</p> <p>OR</p> <p>Yearly payment: 29.99 €</p>

<p>(worldwide in any currency)</p> <ul style="list-style-type: none"> <li>- Local payments (euro)</li> <li>- SEPA payments (euro)</li> </ul> <p><b>Standing orders</b></p> <p><b>Direct debits</b></p> <p><b>Unpaid items</b></p> <p><b>Cash withdrawals</b> (up to €200 per month)</p> <p><b>Using a debit card for purchases in euro</b></p> <p><b>Using a debit card for purchases in foreign currency</b> (exchange fair usage limit of €1,000 per month and excludes any currency conversion fees)</p> <p>Services beyond these quantities will be charged separately (as above)</p>	
<p><b>Premium Account</b></p> <p>Includes a package of services consisting of:</p> <p><b>Maintaining the account</b></p> <p><b>Credit transfers:</b></p> <ul style="list-style-type: none"> <li>- Instant Transfers to other Revolut accounts (worldwide in any currency)</li> <li>- Local payments (euro)</li> <li>- SEPA payments (euro)</li> </ul> <p><b>Standing orders</b></p> <p><b>Direct debits</b></p> <p><b>Unpaid items</b></p> <p><b>Cash withdrawals</b> (up to €400 per month)</p> <p><b>Using a debit card for purchases in euro</b></p> <p><b>Using a debit card for purchases in foreign currency</b></p>	<p>Monthly payments: 7.99 €</p> <p>Total annual cost in case of monthly payments: 95.88 €</p> <p>OR</p> <p>Yearly payment: 82 €</p>

<p>(excludes any currency conversion fees)</p> <p>Services beyond these quantities will be charged separately (as above)</p>	
<p><b>Metal Account</b></p> <p>Includes a package of services consisting of:</p> <p><b>Maintaining the account</b></p> <p><b>Credit transfers:</b></p> <ul style="list-style-type: none"> <li>- Instant Transfers to other Revolut accounts (worldwide in any currency)</li> <li>- Local payments (euro)</li> <li>- SEPA payments (euro)</li> </ul> <p><b>Standing order</b></p> <p><b>Direct debits</b></p> <p><b>Unpaid items</b></p> <p><b>Cash withdrawals</b> (up to €800 per month)</p> <p><b>Using a debit card for purchases in euro</b></p> <p><b>Using a debit card for purchases in foreign currency</b> (excludes any currency conversion fees)</p> <p>Services beyond these quantities will be charged separately (as above)</p>	<p>Monthly payments: 13.99 €</p> <p>Total annual cost in case of monthly payments: 167.88 €</p> <p>OR</p> <p>Yearly payment: 135 €</p>
<p><b>Basic Bank Account</b></p> <p>Includes a package of services consisting of:</p> <p><b>Maintaining the account</b></p> <p><b>Credit transfers:</b></p> <ul style="list-style-type: none"> <li>- Instant Transfers to other Revolut accounts</li> </ul>	<p>Monthly payments: 0 €</p> <p>Total annual cost in case of monthly payments: 0 €</p> <p>OR</p> <p>Yearly payment: 0 €</p>

<p>(worldwide in any currency)</p> <ul style="list-style-type: none"> <li>- Local payments (euro)</li> <li>- SEPA payments (euro)</li> </ul> <p><b>Standing order</b></p> <p><b>Direct debits</b></p> <p><b>Unpaid items</b></p> <p><b>Cash withdrawals</b></p> <p><b>Using a debit card for purchases in euro</b></p> <p><b>Using a debit card for purchases in foreign currency</b> (exchange fair usage limit of €1,000 per month and excludes any currency conversion fees)</p> <p>Services beyond these quantities will be charged separately (as above)</p>	
---	--