

This page consists of two Parts:

Part I: Revolut Bank UAB Joint Account Fees.

Part II: Revolut Bank UAB branch in France Joint Account Fees.

If you are a customer of Revolut Bank UAB branch in France, **please scroll down to see the terms relevant for you.**

Part I

Revolut Bank UAB Joint Account Fees

Subscription

Subscription fee

- Free

Add money

Add money

- Free

However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

Card

First Revolut Card

- Free (but a delivery fee applies).

Replacement Revolut Cards

- €6 per replacement (but a delivery fee applies).

Delivery Charge for Revolut Cards

- We'll show you what fee applies for standard or express delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card. The delivery charge may vary depending on where you are sending the card.

Virtual Revolut Cards

- Free

Spend

ATM Withdrawals

- 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.

Send

This page sets out the payments you can send for free from your Joint account, and the fees you will pay for any other payments. If a fee applies, we'll let you know in the Revolut app before you make the payment.

Local payments

- Free. This means payments in your base currency that are sent to an account in your country.

Payments within the Single European Payments Area

- Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu.

All other international payments

- A fee applies for international payments.
- This fee will be calculated in real time and shown to you in the app before you make the payment. You can see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
- This relates to any international payment other than a payment within the Single Euro Payments Area (as set out above).

Exchange

Whenever you exchange money currencies using Revolut, we use simple and transparent pricing:

- You get the real exchange rate;
- We add a small, transparent exchange fee (if one applies); and

- You see the total cost, with no hidden mark-ups or surprises.

This pricing applies to exchanges in money currencies. We've explained it in more detail below. In all cases, the rate, and any fee (if one applies), will be shown to you separately in the app, along with the total cost, before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the overall price or not - we think you will like it.

Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee (if one applies) = total cost.

We use the real exchange rate for money currency exchanges. The "real" rate can mean different things to different people (and can be given different names, like the "interbank" rate). But the truth is money currencies are exchanged by many different players on many different markets and there's no one rate to rule them all. Here at Revolut, the real exchange rate means the buy and sell rates we have determined based on the foreign exchange market data feeds we consume from a range of different independent sources. This is a variable exchange rate (which means it is constantly changing). We think you'll really like it.

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

- **Exchanging an uncommon currency.** This covers the costs and risks to us of dealing in less common or restricted currencies.
- **Exchanging when the market is closed.** This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).

You can also use the currency converter tools on our website to understand what exchange rate fee applies when doing the following things:

- **making a transfer** (in a supported currency),
- **making a card payment** (involving a currency exchange in a supported or unsupported currency), or
- **making a currency exchange** (in a supported currency) in the app.

The applicable exchange rate fee will include any applicable fees for exchanging an uncommon currency or conversions when the market is closed.

To view this in the regulator's standardised format please click [here](#).

A glossary of the terms used in this document is available free of charge [here](#).

Part II

Revolut Bank UAB branch in France Joint Account Fees

Standard extract of fees

National list of the most representative services linked to a payment account. The fees below are excluding bundled services (package) and excluding promotions or specific fees applied to part of our customers.

Subscription to remote banking services (internet, telephone, SMS, etc.):

- Free.
- Excluding the cost of the Internet service provider

Subscription to products offering SMS alerts on the account situation:

- Free

Managing the account:

- Free

Provision of a debit card (systematic authorization payment card):

- Free.
- Delivery fees apply

Cash withdrawal (in the event of a withdrawal in euros in the euro zone from an ATM of another bank with an international payment card):

- Free withdrawals up to €400, then a fee applies
- This fee is 2% of the withdrawal, subject to a minimum fee of 1€ per withdrawal.

Transfer (in the case of an occasional SEPA transfer:

- Free

Direct debit (costs per payment of a SEPA direct debit):

- Free

Direct debit (costs for setting up a direct debit mandate SEPA):

- Free

Intervention commission:

- Free

Opening, operating and monitoring your account

Opening an account:

- Free

Closing an account:

- Free

Monthly electronic account statement:

- Free

Managing the account:

- Free

Annual fees statement:

- Free

Provision of an IBAN:

- Free

Remote banking

Subscription to remote banking services: internet, telephone, mobile phone, SMS, etc.:

- Free
- Excluding the cost of the Internet service provider

Costs for using remote banking services: internet, telephone, mobile phone, SMS, etc.:

- Free

Subscription to products offering sms alerts on the account situation:

- Free

Your means of payment and transactions

Card

Provision of a debit card (debit card systematic authorization payment):

- Free
- Delivery fees apply

Provision of ephemeral virtual payment cards:

- Free

Cash withdrawal (in the event of a withdrawal in euros in the euro zone from an ATM of another bank with an international payment card):

- Free withdrawals up to €400, then a fee applies
- This fee is 2% of the withdrawal, subject to a minimum fee of 1€ per withdrawal.

Payment by card in euros:

- Free

Payment by card in a currency other than the euro:

- Free
- A foreign exchange commission fee may apply

Transfers

Issuance of a SEPA transfer (in the case of an occasional SEPA transfer):

- Free

Issuance of a SEPA transfer (in the case of a permanent SEPA transfer):

- Free

Issuance of a non-SEPA transfer (international transfer outside the SEPA zone):

- Fees will be calculated in real time and will be presented to you in the app before you make the payment. You can also see our live fees [here](#). The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.

Direct debits

Direct debit (fee per payment of a SEPA direct debit):

- Free

Direct debit (fee to implement a SEPA direct debit mandate):

- Free

Change

Foreign exchange commission:

- Fees may apply.
- If a fee applies, it will be shown to you separately in the app, along with the total cost, before you make an exchange.
- Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee (if one applies) = total cost.
- 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:
 1. Exchanging an uncommon currency. This covers the costs and risks to us of dealing in less common or restricted currencies.
 2. Exchanging when the market is closed. This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).

Bundled service offers

Joint Account

Contribution to the bundled service offer:

- Free

Provision of a debit card (international payment card with systematic authorization and immediate debit),

Unlimited SEPA transfers,

Unlimited SEPA direct debits,

Cash withdrawals: free withdrawals up to €400, then a fee applies.

Unlimited ephemeral virtual payment cards:

- Free
- Cash withdrawals exceeding the limits opposite are subject to a fee corresponding to 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.

Irregularities and incidents

Intervention commission

Intervention commission:

- Free

Specific operations

Costs for administrative seizure to third party holder:

- Free

Costs for seizure:

- Free

Costs of opposition (blocking) of the card by the bank:

- Free

Payments

Costs of information letter in case of unauthorized negative balance:

- Free

Fees for non-execution of a one-time transfer for lack of funds:

- Free

Fees for non-execution of a permanent transfer for lack of funds:

- Free

Fees for occasional incomplete transfer:

- Free

Charges for rejection of direct debit for lack of provision:

- Free

Resolve a dispute

If you want to talk to someone about a problem you're concerned about, please contact us through the Revolut app. We can usually fix issues quickly through the app. If you wish to

submit a complaint to us, you can use our [online form](#) or you can email us at formalcomplaints@revolut.com.

If your complaint relates to a payment service provided by our French branch, our final response to your complaint, or a letter explaining why the final response has not been finalized, will be provided to you within 15 working days of the filing of your complaint, and in exceptional circumstances, within 35 working days (and we will let you know if this is the case).

If your complaint relates to a service provided by our French branch which is not a payment service, our final response will be provided to you within two months from the date of receipt of the complaint. In the event of special circumstances, if the deadlines to which we have committed cannot be kept, we will keep you informed of the progress of the processing of your complaint.

If the answer that was brought to you by our complaints team did not lead to a solution that suits you or if you did not receive any answer within 35 days, you can contact, free of charge, the Ombudsman of the "Association Française des Sociétés Financières" ("**ASF**").

The Ombudsman can be contacted by any client who is a natural person and does not act for his professional needs. He will respond to you independently and fairly in accordance with the mediation charter available on his website.

The Ombudsman can be contacted online via the dedicated site or by post to the address below:

Monsieur le Médiateur de l'ASF
75854 PARIS CEDEX 17

To find out more about the mediator, go to the [dedicated site](#).

To view this in the regulator's standardised format please click [here](#).

A [glossary](#) of the terms used in this document is available free of charge.