

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.

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](#).