

This version of our terms will apply from 16 June 2023.

## Subscription

### Subscription fee

- €55 a month or €540 a year.

## 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. Your first free card can be an Ultra, Premium or Standard one (but remember, you may have to pay a card delivery fee and €50 for the Ultra card itself if you cancel your subscription within 6 months of signing up and a Ultra card has been sent as set out in the Paid Plan Terms). You may also order a Metal card but you will have to pay €40 if you wish to do so.

### Second Revolut card

- Also free. Your second card can be an Ultra, Premium or Standard one (unless your first card was an Ultra as you only have one Ultra card at any one time). If you cancel your subscription within 6 months of signing up, you may have to pay a card delivery fee and €50 for the Ultra card itself. You may also order a Metal card if you do not already have one, but you will have to pay €40 if you wish to do so.

### Additional Revolut Cards

- Your first two cards are free as an Ultra customer (as set out above), except for Metal cards which are only available for a fee. After this, we will charge €50 per additional Ultra card (or €40 for a Metal card and €10 for any other additional card).

### Custom Card (design your own card in the Revolut App)

- This feature does not apply to Ultra cards, and is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. Express delivery of a Custom Card is free. If you need to replace a Custom Card, the same fee applies.

## **Special Edition Card**

- Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again.

## **Revolut Pro Card**

- If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan.

## **Express delivery for Revolut cards**

- Free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card).

## **Virtual Revolut Cards**

- Free.

## **Spend**

### **ATM Withdrawals**

- Free withdrawals up to €2000, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.

### **Plan Cashback**

- The maximum Plan Cashback you can receive in one monthly billing cycle is equivalent to your monthly plan fee.

## **Send**

This page sets out the payments you can send for free on a Ultra plan, 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.

### **Instant transfers to other Revolut Users**

- Free. This means any Instant Transfer to any Revolut user, globally.

## 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.

## Card transfers

A fee applies for card transfers.

- A fee applies for card transfers. This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees [here](#). The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).

## All other international payments

- You can see our live fees for international payments [here](#).
- You will receive a 100% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 100% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to you in the app before you make the payment. 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 means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

## Pay All Fees feature

- When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our "Pay All Fees" feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee.
- The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the app before you agree to the transfer. You can see our current fees and the routes where this feature is available on our pricing page [here](#).
- A discount on this fee (if any) will be applied according to your price plan in the same way as for other international payment fees.

# Exchange

Whenever you make an exchange 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.

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. Our Standard and Plus 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 1.0 % applies for Standard plan and 0,5 % for Plus plan users. If you use the Premium plan you can make up to €20,000 of exchange per month without an exchange fair usage fee. After that, an exchange fair usage fee of 0.5 % applies. You can avoid this completely by upgrading to a Premium, Metal or Ultra plan (if you haven't already), which doesn't have any exchange fair usage limits.

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.

## Exchanging money currencies

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.

## Revolut Pro Account

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the [Revolut Pro Account terms](#) (which we call the “Pro Terms”) and the [Payment Processing Services Agreement](#) (which we call the “Payment Processing Terms”) for more information about the services these fees relate to.

### Revolut Pro Payment Processing Fees

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.

The following fees will apply (we call these the “Revolut Pro Payment Processing Fees”):

- 2.5% for online payments,
- and 1.5% for offline payments using the Card Reader.

### Merchant Chargebacks

If one of your customers disputes a transaction, they can raise a 'chargeback' request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, but you'll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge the chargeback request. There is more information about disputes and chargebacks in our [Payment Processing Services Agreement](#).

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Revolut Pro account. Please see the details about chargeback fee amounts below:

AUD

30

CAD

25

CHF

20

DKK

130  
EUR  
15  
GBP  
15  
HKD  
150  
JPY  
2000  
NOK  
200  
NZD  
30  
PLN  
80  
SEK  
200  
USD  
20  
ZAR  
350

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.

### **Cryptocurrency & Precious Metals fees**

This page shows the fees for the services provided to you by us, Revolut Bank UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees [here](#) (scroll down to the bottom of the page).