This page sets out the fees that apply to your Revolut Business Account, based on your plan: **Basic, Grow, Scale, and Enterprise**. It forms part of your agreement with us for your Revolut Business Account.

Important: The fees and limits shown on this page are grouped by plan and feature. Only the fees for your current plan and features to which you have signed up form part of your agreement with us. If you change plans or you sign up to a new feature, the relevant fees and limits for your new plan or feature will apply from the date the change takes effect. If we make changes to any fees or limits on this page, we'll only give you notice if that change affects you.

Some fees may vary based on how you use your account – for example, depending on how much you exchange or where you send money. You'll always be able to see any fees in the Revolut App before you make a transaction.

Subscription summary

You select whether to pay your plan fee monthly or annually when you set up or change your plan. All other fees are billed monthly.

Your monthly billing cycle starts on the day of the month you set up your existing plan, and restarts on or around the same day every subsequent month. Any allowances reset at the start of each billing cycle.

We don't offer refunds for any portion of the previous monthly subscription already paid.

	Basic	Grow	Scale	Enterprise
Plan fee	£10 per month	£35 per month or £360 per year	£125 per month or £1,080 per year	Custom pricing
ATM withdrawal fees	2% fee on all withdrawals	2% fee on all withdrawals	2% fee on all withdrawals	2% fee on all withdrawals unless otherwise agreed

	Basic	Grow	Scale	Enterprise
ATM withdrawal limits	£3,000 per 24 hours	£5,000 per 24 hours	£10,000 per 24 hours	£10,000 per 24 hours, unless otherwise agreed

Physical card fees

Plan	Plastic card per Authorised Person	Metal card per Authorised Person
Basic	**First**: free **Additional**: We will show you the fees in the App.	Not available
Grow	**First**: free **Additional**: We will show you the fees in the App.	**First**: free **Additional**: We will show you the fees in the App. If you close your Business Account or downgrade your plan within 3 months of starting your plan, you'll need to pay us back for the Metal card.
Scale	**First**: free **Additional**: We will show you the fees in the App.	**First and second**: free **Additional**: We will show you the fees in the App. If you close your Business Account or downgrade your plan within 3 months of starting your plan, you'll need to pay us back for the Metal card outside the allowance of your new lower plan.
Enterprise	**First**: free **Additional**: We will show you the fees in the App.	Custom free Metal card allowance **Additional**: We will show you the fees in the App. If you close your Business Account or downgrade your plan within 3 months of

Plan	Plastic card per Authorised Person	Metal card per Authorised Person
		starting your plan, you'll need to pay us back for the Metal card outside the allowance of your new lower plan.

Delivery fees may apply for physical cards. We will show you any delivery fee in the App before you order the card.

Card replacement fees: The fees for any card replacements, along with the applicable delivery fee, will be shown to you before confirming your order in the App.

Payment allowances and fees

	Basic	Grow	Scale	Enterprise
Revolut to Revolut transfers	No fee	No fee	No fee	No fee
UK domestic payments	10free per month, then £0.20 per transfer	100 free per month, then £0.20 per transfer	1,000 free per month, then £0.20 per additional transfer	Custom
International payments	£5 per transfer	5 per month then £5 per transfer	25 per month then £5 per transfer	Custom
Transfer to card recipient	Fees vary; shown in the Revolut App	Fees vary; shown in the Revolut App	Fees vary; shown in the Revolut App	Fees vary; shown in the Revolut App unless otherwise agreed
"Pay All Fees" for international payments	£20 per transfer	£20 per transfer	£20 per transfer	Fees vary; shown in the Revolut App unless otherwise agreed
Automated Clearing	0.2% of transfer	0.2% of transfer	0.2% of transfer	0.2% of transfer

	Basic	Grow	Scale	Enterprise
House (ACH)	amount (minimum £0.50)	amount (minimum £0.50)	amount (minimum £0.50)	amount (minimum £0.50) unless otherwise agreed

Fees for our payment processing products

Our payment processing fees are made up of two components:

- a variable fee which depends on the transaction value and is charged in the currency of the transaction; and
- the flat fee which is always charged in GBP.

All plans pay the same fee, except Enterprise which has custom pricing.

These fees apply regardless of the method you use to process the payment. For example, our fee for "Online card transactions" applies to all online card transactions, in your own checkout, using Payment Pages, or otherwise.

	Variable fee	Flat fee (GBP)
Online card transactions	1% (Mastercard and Visa domestic consumer cards) 1.7% (American Express domestic consumer cards) 2.8% (other cards)	£0.20
Revolut Pay online transactions	1%	£0.20
Open Banking	1% of the transaction value (capped at GBP/EUR 5)	£0.20
In-person card transactions	0.8% (Mastercard and Visa domestic consumer cards) 1.7% (American Express domestic consumer	£0.02

	Variable fee	Flat fee (GBP)
	cards) 2.6% (other cards)	
Revolut Pay In-store Transactions	0.5% of the transaction value	£0.20
Revolut Pay with Smile Transactions	0.0% of the transaction value	£0.00 (all jurisdictions)

Merchant Rewards

Where you are offering the Merchant Reward	**Fees**
In-store Revolut Pay transactions	No fee
Online Revolut Pay transactions	A fee applies for each transaction where a Revolut customer earns a reward. This fee will be agreed with you in advance, before the reward is made available.

Revolut Business apps and features

Access to certain features and apps depends on your chosen plan.

Some fees apply only to active team members. A team member becomes active when they begin using a specific feature or App (as explained below), and remains active until their access is removed. You'll be charged for any team members who were active during the previous billing period.

Business apps

App	**Fee**
Expenses app	£8 per active team member per month A team member becomes active once they submit their first expense
Payroll app	£3 per active team member per month

Business features

Feature	Fee
Revolut ePOS	None

Currency exchange

Exchanging money currencies
Your plan includes a free monthly allowance for foreign exchange ("**FX**"). Fees apply if you exceed this allowance or exchange currencies outside of standard FX market hours.

	Basic	Grow	Scale	Enterprise
Free monthly exchange allowance	GBP 1,000	GBP 15,000	GBP 60,000	Custom
Fee on any amount exchanged over allowance	0.6%	0.6%	0.6%	0.6%
Fee outside market hours	1%	1%	1%	1%

Whenever you exchange currencies using Revolut Business, we use a simple pricing formula: **Interbank rate + Applicable fees = Total cost**

We apply the real (interbank) exchange rate, which is a variable rate. These fees are shown in the Revolut App before exchange and summarised in the table above.

Exchanging cryptocurrencies
Please check out our Business Fees - Exchanging cryptocurrencies page for the full details on how fees are applied to crypto exchanges.

Merchant chargebacks

If a chargeback is successful:

- the original transaction will be refunded to the customer; and
- you will be charged a **chargeback fee**.

Currency of original transaction	Amount
AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CLP	20,000
COP	80,000
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HUF	6,000
ILS	70
INR	1,500
ISK	2,500
JPY	2,000
KRW	25,000
MXN	450
NOK	200
NZD	30
PHP	1,000
PLN	80
QAR	70
RON	85
RUB	1,400
RSD	2,000
SAR	70
SEK	200
SGD	30
THB	600

Currency of original transaction	Amount
TRY	130
USD	20
ZAR	350

Arbitration loss fee

If you decide to pursue a chargeback claim to the arbitration stage and lose, a flat fee will be charged as described in the table below. The amount of the fee is determined by the base currency of your Business Account. This fee reflects the minimum cost we have to pay to card schemes in such instances. We will notify you of any changes to this fee in accordance with the rules set out in our Payment Processing Services Agreement.

Account base currency	Amount
UK (GBP)	£475
Eurozone (EUR)	€475
Denmark (DKK)	Kr 4,500
Poland (PLN)	zł 2,500
Sweden (SEK)	Kr 6,750
Czech Republic (CZK)	Kč 15,200
Hungary (HUF)	Ft 243,397
Bulgaria (BGN)	Лв 1200
Romania (RON)	lei 3000
Norway (NOK)	Kr 7,000

There is more information about disputes and chargebacks in our Payment Processing Services Agreement.