

The Business Terms were updated on **9th May 2024**. If you've opened your Business Account on or after 9th May 2024, this version applies to you. If you opened your Business Account before 9th May 2024, these terms (click [here](#)) will apply to you until **10th July 2024**.

Subscription Summary

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
0 HRK / 0 €	<p>First Plastic Card</p> <p>Free: Each Authorised Person receives one free plastic card.</p> <p>Delivery Fees: A card delivery fee might be added to your order. We'll show you the exact fee in the app when you place your order.</p> <p>Custom Cards: Not available under this plan.</p> <p>Additional Plastic Cards</p> <p>Cost: Additional plastic cards can be purchased for €4.99 each.</p> <p>Limit: Up to a maximum of 3 physical cards per Authorised Person.</p>	Not available under this plan.	Up to 200 virtual cards per Authorised Person at a time.	<p>2% fee on all withdrawals</p> <p>You can withdraw up to €3500 per 24 hours (or the equivalent in other currencies).</p>

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
	Delivery Fees: You'll see the delivery fee for each additional card clearly displayed in the app as you place your order.			

Allowances and fees - Payments

Your plan comes with the following free allowances for payments. If you use up your plan allowance, you'll pay the fee stated in the table below.

Type of Payment	Plan allowance	Flat fee outside of plan allowance
Instant Transfers	Unlimited.	Not Applicable.
Local transfers <i>This means any bank transfer in your base currency that is sent or received between your Revolut account and another account in your country. If your base currency is Euro and your country is within the Single Euro Payments Area (known as "SEPA"), it also includes these payments when made between your Revolut account and another account in SEPA.</i>	5 per month. (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)	2 HRK / 0.2 € per additional transfer (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)
International transfers <i>This means any bank transfer that is not a local transfer or an ACH transfer, or where you have not used our Guaranteed SWIFT (OUR) Transfer feature.</i>	0 per month.	38 HRK / 5 € per additional transfer (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)

Type of Payment	Plan allowance	Flat fee outside of plan allowance
<i>ACH transfers are available as international transfers to the US in USD but are not part of your free allowance.</i>		
Card transfers - transfers made to a supported non-Revolut card number.	0 per month - a fee is payable on all payments	Fees are subject to a minimum fee depending on the country of the sender. Fees are calculated in real time and shown to you in the app before you confirm the payment. Please see our pricing page here for more information.
Guaranteed SWIFT (OUR) - bank transfers made on a route where the Guaranteed SWIFT (OUR) transfer feature is available and you choose to use it.	0 per month - a fee is payable on all payments.	The fee depends on the Base Currency of your Account and can change from time to time. You can see our current fees on our pricing page here and in the app before the transfer is completed.
Automated Clearing House (ACH) - any outbound bank transfer to an account in the USA which you choose to be processed by the Automated Clearing House (ACH) network. ACH Transfers are direct payments between bank accounts, without intermediaries, and typically takes up to 2 business days to process.	0 per month - a fee is payable on all payments.	0.2% of the transfer amount charged in EUR (or local currency of your business), subject to a minimum fee of 4 HRK / 0.5 € (or equivalent in local currency)

Fees for our payment processing products

The table below shows the fees we charge for our payment processing products. Fees are payable on all transactions and there is no free allowance.

Our fees are made up of two components; the variable fee which depends on the transaction value and the flat fee which depends on the Base Currency of your Account.

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
Online Card Transactions	<p><u>Payments from EEA consumer cards:</u> 1% of the transaction value</p> <p><u>Payments from any other cards:</u> 2.8% of the transaction value</p>	<ul style="list-style-type: none"> • UK (GBP): £ 0.20 • Eurozone (EUR): € 0.20 • Denmark (DKK): Kr 1.70 • Poland (PLN): zł 1.0 • Sweden (SEK): Kr 2.40 • Czech Republic (CZK): Kč 6.00 • Hungary (HUF): Ft 80.00 • Bulgaria (BGN): Лв 0.40 • Romania (RON): lei 1.20 • Croatia (HRK): Kn 1.70 • Norway (NOK): Kr 2.40
Revolut Pay	1% of the transaction value	As above
<p><i>This section applies from 15 July 2024:</i></p> <p>In person Card Transactions (Card reader)</p>	<p><u>Payments from EEA consumer cards:</u> 0.8% of the transaction value</p> <p><u>Payments from any other cards:</u> 2.6% of the transaction value</p>	<ul style="list-style-type: none"> • UK (GBP): £ 0.02 • Eurozone (EUR): € 0.02 • Denmark (DKK): Kr 0.15 • Poland (PLN): zł 0.10 • Sweden (SEK): Kr 0.25 • Czech Republic (CZK): Kč 0.60 • Hungary (HUF): Ft 10.00 • Bulgaria (BGN): Лв 0.05 • Romania (RON): lei 0.12 • Croatia (HRK): Kn 0.15 • Norway (NOK): Kr 0.25

Revolut Business features and apps

Access to business features and apps is subject to plan availability.

Some fees are only incurred for “**active**” team members. A team member becomes “active” when they start using a product feature or app (as set out in the table below) and remains active until their permission to use the feature or app is removed. You will be charged for any team members who have been active in the preceding billing period.

Type of Business app	Fees
Expenses app	40 HRK / 5 € per active team member A team member becomes active after they've submitted their first expense.
Payroll app	24 HRK / 3 € per active team member A team member becomes active after the Account Owner confirms that team member's first pay run per billing cycle.

Type of Business feature	Fees
FX Forwards	<p><u>Fee charged per FX Forward contract</u> 0.8% of contract value The fee charged is negotiable and can be lowered for certain clients depending on internal credit checks, and based on the size of the contract.</p> <p><u>Fee charged on contract cancellation</u> 0.8% of contract value Since the value of the FX Forward contracts are driven by market value, we may charge the mark to market difference (which could be positive or negative) due to any potential loss we may have incurred because of your decision to close the contract early.</p>

Exchanging money currencies

Your plan comes with the following free FX allowance. You will pay the stated fees if you exceed this allowance or if you exchange outside of foreign exchange market hours.

Foreign exchange	Allowance	Flat fee where allowance exceeded	Additional fees
Exchanging money currencies	7500 HRK / 1000 € per month	0.6% fee where you exceed your allowance	1% if you're exchanging money outside of foreign exchange market hours

Whenever you make a money currency exchange using Revolut Business, we use our simple and transparent pricing formula of real rate + any fees (see the above table) = total cost.

We use the real exchange rate for money currency exchanges (sometimes called the "interbank" rate). Here at Revolut, the real exchange rate means the average buy and sell rates we have determined for each currency pair based on the foreign exchange market data feeds we consume from a range of different independent sources. This is a variable exchange rate.

The additional fees we may charge depend on the parameters of your exchange (like the time when you're exchanging currencies). You can see what these fees are in the app. They are also set out in the table above.

Merchant Chargebacks

The amount of the chargeback fee depends on the currency of the original transaction, as set out below:

AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HRK	150
HUF	6000
ILS	70
JPY	2000
MXN	450
NOK	200
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SEK	200
SGD	30
THB	600
TRY	130
USD	20

AED	70
ZAR	350

There is more information about disputes and chargebacks in our [Payment Processing Services Agreement](#).

Billing Cycle

You will be billed for your plan fee monthly or yearly, depending on the choice you made when you signed up to your plan. All other fees will be billed monthly.

Your billing cycle is monthly, beginning on the monthly anniversary of the day you signed up to your plan. Your allowances will reset each billing cycle.

If you decide to change plan mid-billing cycle, your subscription will start again and your allowances will be reset according to your new plan immediately. We won't refund any of the monthly subscription you paid.

***Additional note about Cryptocurrency fees**

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