Your subscription

Fees for your subscription

The fees for holding your subscription are set out in the table below.

Subscription type	Payment frequency	Subscription fee
Basic	Monthly	$10 per month

You can cancel your subscription at any time. There is no fee to cancel. However, any subscription fees or other fees you have already paid will not be refunded.

Adding and sending money

Your Transfer Allowance

Your account has a Local Transfer Allowance. You can exceed this limit but (as set out below) you'll pay a fee when you do.
Your Local Transfer Allowance applies to adding and sending NZD within New Zealand. It does not apply to any other transfers. All transfers of this type count towards the allowance. For example, if you send 3 transfers to bank accounts within New Zealand and receive 3 transfers from bank accounts within New Zealand within a subscription month, you will have used 6 transfers towards your allowance.
As you are on a Basic subscription, you do not have an International Transfer Allowance.

Type of transfer allowance	Number of transfers per subscription month
Basic Local Transfer Allowance	250

Fees for adding money

The fees for adding money to your account are set out in the table below.

Add money from	Currency	Number of transfers per subscription month	Fee
Instant transfers from other	Any	Any	$0

Add money from	Currency	Number of transfers per subscription month	Fee
Revolut users			
Bank accounts in NZ	NZD	Up to the Basic Transfer Allowance	$0
	NZD	Over the Basic Transfer Allowance	$0.20 per transfer
Bank accounts outside NZ	USD, GBP, EUR and CHF	Any	$0
	Any currency not listed above		$5 per transfer

Fees for sending money

The fees for sending money to your account are set out in the table below.

Send money to	Currency	Amount sent per subscription month	Fee (NZ$)
Instant transfers to other Revolut users	Any	Any	$0
Bank accounts in NZ	NZD	Up to the Basic Transfer Allowance	$0
	NZD	Over the Basic Transfer Allowance	$0.20 per transfer
Bank accounts outside NZ (not using SWIFT (OUR))	Any	Any	$5
Bank accounts outside NZ (using SWIFT (OUR))	Any	Any	$35 per transfer
Bank accounts in the USA via ACH	USD	Any	0.2% of the transfer (subject to a minimum fee of $0.88

Send money to	Currency	Amount sent per subscription month	Fee (NZ$)

Cards

The fees for getting and using cards are set out in this section.

Fees to get a virtual card

There is no fee to get a virtual card.

Fees to get a physical card

The fees to get a physical card are set out in the table below.
Each Authorised Team Member cannot have more than 3 cards at any one time.

Card type	Number of cards per Authorised Team Member	Card fee	Delivery fee
Revolut Standard Card	First card	$0	$5 per card for standard delivery $34 per card for express delivery
	Additional cards (including replacements)	$12 per card	

Fees to personalise a card

The fee to personalise a card will be shown in the app.

Fees to make ATM withdrawals with a card

The fees for ATM withdrawals with a card are set out in the table below.
You cannot withdraw more than $6,500 per day.

Card type	Withdrawals per subscription month	Fee
Any	Any	2% of the amount withdrawn.

Exchanging

The fees for making exchanges (in money currencies, cryptocurrencies) are set out in this section.
When you make any exchange, we will make it at the exchange rate described in the relevant terms and conditions and apply any fee set out below. You can always see the exchange rate and any fees in the Revolut App prior to making an exchange.
Whenever you make a money currency exchange, we use our simple and transparent pricing formula of interbank rate + any fees = total cost.

Your exchange allowance

Your account has an exchange allowance for money currency exchanges. You can exceed this limit but (as set out below) you'll pay a higher fee when you do.

Type of Fair Usage Limit	**Amount exchanged per subscription month**
Basic Exchange Allowance	$1,000

Fees for money currency exchanges

The fees for making exchanges in money currencies are set out in the table below.

Exchange type	**Amount exchanged per subscription month**	**Time of exchange**	**Exchange fee**
Money currencies	Up to the Basic Exchange Allowance	During Market Hours	$0
		Outside Market Hours	1% of the amount exchanged
	Over the Basic Exchange Allowance	During Market Hours	0.6% of the amount exchanged
		Outside Market Hours	1.6% of the amount exchanged

Market Hours start at Sunday 6:01 pm New York time and end Friday 4:59 pm New York time. Any other time is outside Market Hours. The New Zealand time conversion of these Market Hours varies depending on the time of year, so should check the current conversion at the time you make your exchange. These Market Hours are

always set using New York time. However, as an indication only, start time will range between Monday 10:01 am to Monday 12:01 pm, and the end time will range between Saturday 8:59 am to Saturday 10:59 am, all New Zealand time.

Fees for cryptocurrency exchanges

The fees for making exchanges in cryptocurrency are set out in the table below.

Exchange type	Amount exchanged per subscription month	Exchange fee
Cryptocurrency	Any	1.49% of the amount exchanged

Other features

The fees for other features are set out in this section.
You will be charged a feature fee for each Authorised Team Member who uses the feature, each month. For example, if a feature fee is $8 and two Authorised Team Members use it in a month, you will be charged $16 in that month.
To prevent an Authorised Team Member using a feature and incurring a fee, the Business can disable their access to the feature. If access is disabled prior to the commencement of the next monthly cycle the Business won't be charged in that month.

Feature type	Fee per Authorised Team Member	When fee charged
Expenses feature	$8 per month	After a Authorised Team Member submits or approves an expense for the first time