

## Subscription Summary

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
Custom.	<p><b>First Plastic Card</b>  <b>Free:</b> Each Authorised Person receives one free plastic card.  <b>Delivery fees:</b> A card delivery fee may apply. This will be clearly shown in the app when you order your card.</p> <p><b>Additional Plastic Cards Cost:</b>            Additional plastic cards can be purchased for £4.99 each unless we agree on a different arrangement with you.</p>	<p>Custom.            You can customise your Metal card (subject to availability). If a fee applies, we will show you in the app.</p>	<p>Up to 200 virtual cards per Authorised Person at a time unless we agree on a different arrangement with you.</p>	<p>2% fee on all withdrawals.             You can withdraw up to £3000 per 24 hours (or the equivalent in other currencies) unless we agree on a different arrangement with you.</p>

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
	<p><b>Limit:</b> Up to a maximum of 3 physical cards per Authorised Person.</p> <p><b>Delivery fees:</b> You'll see the delivery fee for each additional card clearly displayed in the app as you place your order.</p> <p><b>Custom cards:</b> You can customise your plastic cards, subject to availability. Any applicable customisation fee will be shown in the app.</p>			

## 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 unless we agree on a different arrangement with you.

Type of Payment	Plan allowance	Flat fee outside of plan allowance
<b>Instant Transfers</b>	Unlimited.	Not applicable.
<b>Local Transfers (transfers in GBP, EUR and CHF)</b>	Custom.	£0.2 per additional transfer.
<b>International Transfers</b>	Custom.	£5 per additional transfer.
<b>Incoming Fedwire transfers received to the local USD account</b> (if this is available to you in the app)	0 per month - a fee is payable on all payments.	All incoming Fedwire transfers are billed at £8 per transfer, starting with the first transfer.
<b>Card transfers</b> - 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 recipient. Fees are calculated in real time and shown to you in the app before you confirm the payment. Please see our pricing page <a href="#">here</a> for more information.
<b>Guaranteed SWIFT (OUR)</b> - 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 <a href="#">here</a> and in the app before the transfer is completed.

Type of Payment	Plan allowance	Flat fee outside of plan allowance
<b>Automated Clearing House (ACH)</b> - any outbound bank transfer in the USA that is processed by the ACH network. ACH transfers are direct payments between bank accounts and typically take 2-5 business days to process.	0 per month - a fee is payable on all payments.	0.2% of the transfer amount charged in GBP (or local currency of your business), subject to a minimum fee of £0.5 (or equivalent in local currency).

## Fees for our payment processing products

The table below represents 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.

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.

The fees listed in the table below will apply unless we agree on a different arrangement with you.

Type of Payment	Variable fee (% of the payment)	Flat fee
<b>Online Card Transactions</b>	<u>Payments from UK consumer cards:</u> Custom  <u>Payments from any other cards:</u> Custom	<ul style="list-style-type: none"> <li>• UK (GBP): Custom</li> <li>• Eurozone (EUR): Custom</li> <li>• Denmark (DKK): Custom</li> <li>• Poland (PLN): Custom</li> <li>• Sweden (SEK): Custom</li> </ul>

Type of Payment	Variable fee (% of the payment)	Flat fee
		<ul style="list-style-type: none"> <li>• Czech Republic (CZK): Custom</li> <li>• Hungary (HUF): Custom</li> <li>• Bulgaria (BGN): Custom</li> <li>• Romania (RON): Custom</li> <li>• Norway (NOK): Custom</li> </ul>
<b>Revolut Pay Online Transactions</b>	Custom	As above
<b>Open Banking</b>	Custom	As above
<b>In person Card Transactions ((Revolut Reader or Revolut Terminal)</b>	<p><u>Payments from UK consumer cards:</u> Custom</p> <p><u>Payments from any other cards:</u> Custom</p>	<ul style="list-style-type: none"> <li>• UK (GBP): Custom</li> <li>• Eurozone (EUR): Custom</li> <li>• Denmark (DKK): Custom</li> <li>• Poland (PLN): Custom</li> <li>• Sweden(SEK): Custom</li> <li>• Czech Republic(CZK): Custom</li> <li>• Hungary (HUF): Custom</li> <li>• Bulgaria (BGN): Custom</li> <li>• Romania (RON): Custom</li> <li>• Norway(NOK): Custom</li> </ul>
Revolut Pay In-store Transactions	Custom	

Type of Payment	Variable fee (% of the payment)	Flat fee
<b>Tap to Pay</b>	<u>Payments from UK consumer cards:</u> Custom  <u>Payments from any other cards:</u> Custom	UK (GBP): Custom

## Merchant Rewards

The fees listed in the table below will apply unless we agree on a different arrangement with you.

Where you are offering the Merchant Reward	Fees
In-store Revolut Pay transactions	No fee
Online Revolut Pay transactions	We will agree the fee for each eligible transaction with you before you offer the Merchant Reward.

## 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.

The fees listed in the table below will apply unless we agree on a different arrangement with you.

Type of Business app	Fees
<b>Expenses app</b>	£5 per active team member A team member becomes active after they've submitted their first expense.
<b>Payroll app</b>	£3 per active team member

Type of Business app	Fees
	A team member becomes active after the Account Owner confirms that team member's first pay run per billing cycle.

Type of Business features	Fees
<b>Revolut ePOS</b>	None.
<b>FX Forwards</b>	<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've 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 unless we agree on a different arrangement with you.

Foreign exchange	Allowance	Flat fee where allowance exceeded	Additional fees
Exchanging money currencies	Custom.	Custom.	1% if you're <b>exchanging money outside of foreign exchange market hours.</b>

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 interbank rate for money currency exchanges. 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.

## Exchanging cryptocurrencies

Whenever you make a cryptocurrency exchange using Revolut Business, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is calculated by taking the bid-ask spread that other cryptoasset exchanges and over-the-counter trading partners offer us and applying our own margin. It is set out in our Cryptocurrency Terms. You can always see the current crypto exchange rate in the Revolut Business app.

We charge a single, fixed fee for crypto conversions. This fee is 1.49% for the Basic plan, 0.99% for the Grow plan and 0.49% for the Scale and Enterprise plans. We don't charge you any other fees for this service.

We will show you the rate, the fee, and the total cost in the Revolut Business app before you make any exchange.

## 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
- **CLP:** 20000
- **COP:** 80000
- **CZK:** 470

- **DKK:** 130
- **EUR:** 15
- **GBP:** 15
- **HKD:** 150
- **HUF:** 6000
- **ILS:** 70
- **INR:** 1500
- **ISK:** 2500
- **JPY:** 2000
- **KRW:** 25000
- **MXN:** 450
- **NOK:** 200
- **NZD:** 30
- **PHP:** 1000
- **PLN:** 80
- **QAR:** 70
- **RON:** 85
- **RUB:** 1400
- **RSD:** 2000
- **SAR:** 70
- **SEK:** 200
- **SGD:** 30
- **THB:** 600
- **TRY:** 130
- **USD:** 20
- **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.

*Note: If a fee is stated in a currency other than the base currency of your account, it will be charged in your base currency. This conversion is made and fixed using a reasonable exchange rate at the time each individual fee is set. This prevents fees fluctuating.*