This page consists of two Parts:
Part I: Revolut Bank UAB page.
Part II: Revolut Bank S.A. page.
If your account is being migrated to Revolut Bank S.A., please scroll down to the terms that apply to you.

Part I - Revolut Bank UAB

This version of our terms will apply from 22 September 2026, except where indicated otherwise. If you would like to see the terms that apply until 22 September 2026, please click here.

Subscription Summary

Plan fee	Plastic Card	Metal Card	ATM withdrawals
Custom	**First Plastic Card Free:** Each Authorised Person receives one free plastic card. **Delivery Fees:** A card delivery fee may apply. This will be clearly shown in the app when you order your card. **Additional Plastic Cards** **Cost:** Additional plastic cards can be purchased for 4.99€ each unless we agree on a different arrangement with you. **Delivery Fees:** You'll see the	Custom. A card fee may apply. We'll show you the exact fee in the app when you place your order. **Custom Cards:** You can customise your Metal cards, subject to availability. Any applicable customisation fee will be shown in the app.	2% fee on all withdrawals.

Plan fee	Plastic Card	Metal Card	ATM withdrawals
	delivery fee for each additional card clearly displayed in the app as you place your order. **Custom Cards:** You can customise your plastic cards, subject to availability. Any applicable customisation fee will be shown in the app.		

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
Revolut to Revolut Transfers	Unlimited	Not Applicable
Local transfers (transfers in GBP, EUR and CHF) 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	Custom	0,20€ per additional transfer

Type of Payment	Plan allowance	Flat fee outside of plan allowance
your Revolut account and another account in SEPA. For Eurozone customers, this also includes transfers to local currency accounts in Sweden (i.e. SEK denominated) when using your euro balance on your account.		
International transfers	Custom	5€ per additional transfer
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.	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 in the USA that is processed by the ACH network. ACH transfers are direct payments between bank accounts and typically take 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 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.
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 in your country and Base Currency
Online Card Transactions	Payments from EEA consumer cards: Custom Payments from any other cards: Custom	• UK (GBP): Custom • Eurozone (EUR): Custom • Denmark (DKK): Custom • Poland (PLN): Custom • Sweden (SEK): Custom • Czech Republic (CZK): Custom • Hungary (HUF): Custom • Bulgaria (BGN): Custom • Romania (RON): Custom • Norway (NOK): Custom
Revolut Pay (Account to account) for Retail users	Custom	As above
Revolut Pay (Account to account) for Revolut Business or Revolut Pro users	2.8% of the transaction value	As above
The following section applies from 20 July 2026	0.6% of the transaction value (capped at €5)	As above

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
SEPA Direct Debits		
Pay by Bank	1% of the transaction value	As above
	Fee (total of variable and flat fee) capped at €5.	
In person Card Transactions (Revolut reader and Revolut Terminal)	Payments from EEA consumer cards: Custom Payments from any other cards: Custom	As above
In person Revolut Pay (Account to account) for Retail users	0.5% of the transaction value	The same as for the In-person card transactions
In person Revolut Pay (Account to account) for Revolut Business or Revolut Pro users	2.6% of the transaction value	As above
Tap to Pay	Payments from EEA consumer cards: Custom Payments from any other cards: Custom	Custom

Revolut Business apps and features

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
Expenses app	8€ per active team member.

Type of Business app	Fees
	A team member becomes active after they've submitted their first expense.
Payroll app	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
Revolut ePOS	None
FX Forwards	Fee charged per FX Forward contract 0.8% for USD, GBP, EUR paired with each other in any combination. 1.5% for USD, GBP, EUR paired with another currency (not USD, GBP, EUR). 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. Fee charged on contract cancellation 0.8%for USD, GBP, EUR paired with each other in any combination. 1.5% for USD, GBP, EUR paired with another currency (not USD, GBP, EUR). 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.

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 **exchanging**

Foreign exchange	Allowance	Flat fee where allowance exceeded	Additional fees
			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 interbank rate for money currency exchanges. 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
HUF	6000
ILS	70
JPY	2000
MXN	450
NOK	200
NZD	30

AED	70
PLN	80
QAR	70
RON	85
RUB	1400
SEK	200
SAR	70
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

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

The following section applies from 20 July 2026.

SEPA Direct Debit Dispute Fee

If your customer successfully disputes a SEPA Direct Debit payment you initiated, we will charge you a fee for each successful dispute. The amount of the fee is as described in the table below and is determined by the base currency of your Account.

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

Account Base Currency	**Amount**
UK (GBP)	£15
Eurozone (EUR)*	€15
Denmark (DKK)	Kr 130
Poland (PLN)	zł 80
Sweden (SEK)	Kr 200
Czech Republic (CZK)	Kč 470
Hungary (HUF)	Ft 6000
Bulgaria (BGN)	Лв 1200

Account Base Currency	Amount
Romania (RON)	lei 85
Norway (NOK)	Kr 200

Arbitration Loss Fee

The amount of the fee is as described in the table below and is determined by the base currency of your Account. We will notify you of any changes to this fee in accordance with the rules set out in our Payment Processing Services Agreement. There is more information about disputes and chargebacks 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

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, the French Branch of Revolut Bank UAB. The Cryptocurrency products are offered by Revolut Digital Assets Europe Limited ("**RDAEL**"). You can see these fees here (scroll down to the bottom of the page).

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.

Part II - Revolut Bank S.A.

This version of these terms applies from 2 December 2026. It replaces all previous versions from that date. To view any previous version of these terms, please select the "History" tab at the top of this page.

Subscription Summary

Plan fee	Plastic Card	Metal Card	ATM withdrawals
Custom	**First Plastic Card Free:** Each Authorised Person receives one free plastic card. **Delivery Fees:** A card delivery fee may apply. This will be clearly shown in the app when you order your card. **Additional Plastic Cards** **Cost:** Additional plastic cards can be purchased for	Custom. A card fee may apply. We'll show you the exact fee in the app when you place your order. **Custom Cards:** You can customise your Metal cards, subject to availability. Any applicable customisation fee will be shown in the app.	2% fee on all withdrawals.

Plan fee	Plastic Card	Metal Card	ATM withdrawals
	4.99€ each unless we agree on a different arrangement with you. **Delivery Fees:** You'll see the delivery fee for each additional card clearly displayed in the app as you place your order. **Custom Cards:** You can customise your plastic cards, subject to availability. Any applicable customisation fee will be shown in the app.		

Allowances and fees - Payments

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Type of Payment	Plan allowance	Flat fee outside of plan allowance
Revolut to Revolut Transfers	Unlimited	Not Applicable
Local transfers (transfers in GBP, EUR and CHF) 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	Custom	0,20€ per additional transfer

Type of Payment	Plan allowance	Flat fee outside of plan allowance
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. For Eurozone customers, this also includes transfers to local currency accounts in Sweden (i.e. SEK denominated) when using your euro balance on your account.		
International transfers	Custom	5€ per additional transfer
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.	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 in the USA that is processed by the ACH	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 0,5€ (or

Type of Payment	Plan allowance	Flat fee outside of plan allowance
network. ACH transfers are direct payments between bank accounts and typically take up to 2 business days to process.		equivalent in local currency).

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Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
Revolut Pay (Account to account) for Retail users	Custom	As above
Revolut Pay (Account to account) for Revolut Business or Revolut Pro users	2.8% of the transaction value	As above
The following section applies from 20 July 2026 **SEPA Direct Debits**	0.6% of the transaction value (capped at €5)	As above
Pay by Bank	1% of the transaction value	As above
	Fee (total of variable and flat fee) capped at €5.	
In person Card Transactions (Revolut reader and Revolut Terminal)	Payments from EEA consumer cards: Custom Payments from any other cards: Custom	As above
In person Revolut Pay (Account to account) for Retail users	0.5% of the transaction value	The same as for the In-person card transactions
In person Revolut Pay (Account to account) for Revolut Business or Revolut Pro users	2.6% of the transaction value	As above
Tap to Pay	Payments from EEA consumer cards: Custom Payments from any other cards: Custom	Custom

Revolut Business apps and features

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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
Expenses app	8€ per active team member. A team member becomes active after they've submitted their first expense.
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Type of Business feature	Fees
Revolut ePOS	None
FX Forwards	Fee charged per FX Forward contract 0.8% for USD, GBP, EUR paired with each other in any combination. 1.5% for USD, GBP, EUR paired with another currency (not USD, GBP, EUR). 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. Fee charged on contract cancellation 0.8%for USD, GBP, EUR paired with each other in any combination. 1.5% for USD, GBP, EUR paired with another currency (not USD, GBP, EUR). 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.

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 **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 interbank rate for money currency exchanges. 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.

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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
HUF	6000
ILS	70
JPY	2000

AED	70
MXN	450
NOK	200
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SEK	200
SAR	70
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

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

The following section applies from 20 July 2026.

SEPA Direct Debit Dispute Fee

If your customer successfully disputes a SEPA Direct Debit payment you initiated, we will charge you a fee for each successful dispute. The amount of the fee is as described in the table below and is determined by the base currency of your Account.

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

Account Base Currency	**Amount**
UK (GBP)	£15
Eurozone (EUR)*	€15
Denmark (DKK)	Kr 130
Poland (PLN)	zł 80
Sweden (SEK)	Kr 200

Account Base Currency	Amount
Czech Republic (CZK)	Kč 470
Hungary (HUF)	Ft 6000
Bulgaria (BGN)	Лв 1200
Romania (RON)	lei 85
Norway (NOK)	Kr 200

Arbitration Loss Fee

The amount of the fee is as described in the table below and is determined by the base currency of your Account. We will notify you of any changes to this fee in accordance with the rules set out in our Payment Processing Services Agreement. There is more information about disputes and chargebacks 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

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.
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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 S.A.. The Cryptocurrency products are offered by Revolut Digital Assets Europe Limited ("**RDAEL**"). You can see these fees here (scroll down to the bottom of the page).

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.