

Subscription

Subscription Fee

| Subscription Type | Fee |
|-------------------|---|
| Paid monthly | Custom - please refer to the custom offer which will be provided to you by email and in-app. Please confirm your acceptance by logging in to your Revolut app and accepting the customer offer. |
| Paid annually | Custom - please refer to the custom offer which will be provided to you by email and in-app. Please confirm your acceptance by logging in to your Revolut app and accepting the customer offer. |

Add money

From a bank

| Transfer type | Transfer amount | Fee |
|---|--|----------------------|
| SGD Transfers from bank accounts in Singapore | Custom - Up to a number of inbound and outbound transfers per month as set out in your Business Plan Subscription (Enterprise - Custom) Addendum (the Enterprise - Custom Domestic Transfer Allowance) | S\$0 |
| | Any inbound or outbound transfers over the | S\$0.20 per transfer |

| Transfer type | Transfer amount | Fee |
|-----------------------------------|---|--------------------|
| | Enterprise - Custom Domestic Transfer Allowance | |
| International transfers (inbound) | Custom - Up to a number of inbound and outbound transfers per month as set out in your Business Plan Subscription (Enterprise - Custom) Addendum (the Enterprise - Custom International Transfer Allowance**) | S\$0* |
| | Over the Enterprise - Custom International Transfer Allowance | S\$8 per transfer* |

* Note that intermediary and sending banks may also impose a charge on the sender.

** The Enterprise - Custom International Transfer Allowance excludes international transfers (inbound) in USD, GBP, EUR and CHF.

Cards

Card fees

| Revolut Card Type | Number of Cards* | Fee |
|------------------------|--|------------------|
| Revolut Non-Metal Card | First Revolut Non-Metal Card per Authorised Team Member | S\$0 |
| | Additional Revolut Non-Metal Card(s) This includes any replacements for lost or stolen cards. | S\$9.99 per card |
| Revolut Metal Card | Custom - Up to a number of Revolut Metal Card per Business | S\$0** |

| Revolut Card Type | Number of Cards* | Fee |
|----------------------|--|-------------------|
| | Account as set out in your Business Plan Subscription (Enterprise - Custom) Addendum | |
| | Additional Revolut Metal Card(s) This includes any replacements for lost or stolen cards. | S\$79.99 per card |
| Virtual Revolut Card | Per virtual card | S\$0 |

* The Business is limited to holding three physical Revolut Cards per Authorised Team Member.

** Fees may apply if a Business Account is cancelled or Business Plan is changed within 3 months of opening or change.

Spend

ATM Withdrawals

ATM withdrawals are not permitted in Singapore.

| ATM withdrawal type | Withdrawal Amount | Fee |
|---|-------------------|---|
| Revolut Card ATM Withdrawal outside of Singapore. | Any amount* | 2% of the ATM withdrawal amount** For example, withdrawing \$100 will incur a \$2 fee. |

* The amount of ATM withdrawals per day is limited to S\$17,000.00 (or local currency equivalent).

** Please note that the ATM provider may still charge a fee to the Business for making an ATM withdrawal.

Send

Fiat Currency Transfers

| Transfer type | Number of Transfers | Fee |
|---|--|---|
| Transfers to other Revolut users | Any amount | S\$0 |
| SGD transfers to bank accounts in Singapore | Up to the Enterprise - Custom Domestic Transfer Allowance | S\$0 |
| | Over the Enterprise - Custom Domestic Transfer Allowance | S\$0.20 per transfer |
| Foreign Currency Transfers to bank accounts and SGD Transfers to bank accounts outside of Singapore | Up to the Enterprise - Custom International Transfer Allowance | S\$0* |
| | Over the Enterprise - Custom International Transfer Allowance | S\$8 per transfer* |
| 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. |

* Note that intermediary and receiving banks may also impose a charge on the recipient.

Payment Processing Products

If no custom offer has been provided to you in respect of this section (fees for payment processing products and/or merchant chargebacks), the default rates below will apply.

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, plus the flat fee (charged in Singapore dollars).

| Type of Payment | Variable fee (% of the payment) | Flat fee in your country and Base Currency |
|---|---|---|
| Online Card Transactions | <u>Payments from Singapore-issued cards:</u> 3.2% of the transaction value <u>Payments from any other cards:</u> 3.6% of the transaction value | SGD 0.50 |
| Revolut Pay Online Transactions | 1% of the transaction value | SGD 0.20 |
| In person Card Transactions (Revolut Terminal) | <u>Payments from Singapore-issued cards:</u> 2.8% of the transaction value <u>Payments from any other cards:</u> 3.4% of the transaction value | SGD 0.50 |
| Revolut Pay In-store Transactions | 0.5% of the transaction value | SGD 0.02 |
| Tap to Pay | <u>Payments from Singapore-issued cards:</u> 2.8% of the transaction value <u>Payments from any other cards:</u> 3.4% of the transaction value | SGD 0.65 |

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

Exchange

When a Business initiates a currency exchange in the Business app, we'll use a variable exchange rate, as set out in our [Business Terms](#).

The exchange rates we offer do not include any fees within the rate of exchange.

Rather, we apply a separate percentage-based fee as set out below, which is shown separately in the Business app whenever a currency exchange is made.

Exchange fees

| Currency Type | Exchange Amount | Fee |
|-----------------|--|---|
| Fiat Currencies | Custom - Up to the \$A value per monthly billing cycle as set out in your Business Plan Subscription (Enterprise - Custom) Addendum (the Enterprise - Custom Exchange Allowance) | S\$0 |
| | Any amount over the Enterprise - Custom Exchange Allowance | Custom - please refer to the custom offer which will be provided to you by email and in-app. Please confirm your acceptance by logging in to your Revolut app and accepting the customer offer. |

Exchange fees applicable outside exchange market hours

An additional fee will apply to transactions made outside of exchange market hours. A transaction will be outside of exchange market hours if it is made between Friday 5pm and Sunday 6pm (New York time), which is a U.S. based time zone. For reference only, without taking into account daylight savings, the equivalent time period in Singapore is approximately Saturday 5am to Monday 6am (SGT).

The Business will be able to see the relevant exchange rate and the total of any applicable fees prior to transacting.

| Currency Type | Exchange Amount | Fee |
|-----------------|-----------------|--|
| Fiat Currencies | Any amount | 1% of the value of the exchange For example, exchanging S\$500 outside exchange market hours will incur a S\$5 fee. |

Features

The Business may be charged for the use of certain product features by an Authorised Team Member as set out below.

The Business can disable an Authorised Team Member's access to certain product features in the Business app at any time. If product features are disabled prior to the commencement of the next monthly cycle the Business won't be charged in that month.

Feature fees

| Feature type | Fee |
|------------------|---|
| Expenses feature | S\$0 per month per active Authorised Team Member* |

* The Business will be charged for an Authorised Team Member after they submit or approve an expense for the first time.

Cancellation and Variation

| Cancellation Period | Fee |
|--|--|
| Within 3 months of opening Business Account or changing of Business Plan | <ul style="list-style-type: none"> The Business will have to pay S\$79.99 for each Metal Card ordered by the Business at no cost, that is beyond the allowance of the new Business Plan. There are no other fees charged for cancelling the subscription; and Fees already paid by the Business will not be refunded. |

| Cancellation Period | Fee |
|---|--|
| After 3 months of opening Business Account or changing of Business Plan | <ul style="list-style-type: none"> • There are no fees charged for cancelling the subscription; and • Fees already paid by the Business will not be refunded |

If a Business elects to vary its Business Plan mid-billing cycle, the new Business Plan will start on the variation date, and:

- the new monthly or annual Subscription Fee will be payable on the monthly or annual anniversary of the variation date; and
- the Business receives all of the benefits under the new Business Plan on the variation date. However, if a Business downgrades its Business Plan and has used up its card allowances it will not receive additional cards under the new Business Plan.