

This page consists of two Parts:

- Part I: Revolut Bank UAB Hungarian Branch Business Fees (Grow)
- Part II: Revolut Bank UAB Business Fees (Grow)

Revolut Bank UAB is currently in the process of operationalising its Hungarian branch, called **Revolut Bank UAB Hungarian Branch**. The migration of the Hungarian Business customer portfolio is part of this process, from Revolut Bank UAB (Lithuanian entity) to the local branch, Revolut Bank UAB Hungarian Branch.

The terms and conditions in Part I will apply from the moment of the migration of the existing Hungarian customers of Revolut Bank UAB (Lithuanian entity) to the local branch, Revolut Bank UAB Hungarian Branch. It will also apply to new customers onboarded directly to Revolut Bank UAB Hungarian Branch.

Until the completion of this migration, the current terms of Revolut Bank UAB (Lithuanian entity), which shall be amended in the form set out in Part II of this document with the effective date of **31st August 2026**, will continue to apply:

- to Hungarian customers whose contractual relationship which is subject to these terms predates 29th June 2026,
- as well as to those who will open a contractual relationship subject to these terms after 29th June 2026 with Revolut Bank UAB, and until the migration is completed.

Once the migration is completed, Part I will apply to said Hungarian customers as well (i.e. Part I will replace Part II from the moment of the migration).

This version, containing Parts I and II, was published on 29th June 2026.

Part I

Revolut Bank UAB Hungarian Branch

Business Fees (Grow)

Subscription Summary

Plan fee	Plastic Card	Metal Card	ATM withdrawals
10000 Ft per month If you downgrade within the first 14 days of your plan starting without having used any benefits available under the plan, we will issue you a refund.	First or Additional Plastic Card: A card fee may apply. We'll show you the exact fee in the app when you place your order. Delivery Fees: A card delivery fee may also apply for each card. We'll show you the exact fee in the app when 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.	A card fee may apply. We'll show you the exact fee in the app when you place your order. Delivery Fees: A card delivery fee may apply. This will be clearly shown in the app when you order your card. 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

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	Fee outside of plan allowance
Revolut to Revolut Transfers	Unlimited.	0 Ft (but, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more

Type of Payment	Plan allowance	Fee outside of plan allowance
		than 20,000 Ft per transaction applies). This means any Revolut to Revolut Transfers, globally. You will receive a 100% preliminary discount on the special transaction fee for any Revolut to Revolut Transfers you make, regardless of the number of Revolut to Revolut Transfers that you make. This 100% preliminary discount is valid until 31 December 2027 and will be automatically extended until further notice, unless we give you at least 2 months' prior notice to the contrary. If the discount is extended, we will also give you at least 2 months' prior notice before it expires.
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.</i>	10 per month. (excludes incoming transfers in HUF, USD, GBP, EUR and CHF, they are always free)	70 Ft per additional transfer (excludes incoming transfers in HUF, USD, GBP, EUR and CHF, they are always free). In addition to the above fees, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special

Type of Payment	Plan allowance	Fee outside of plan allowance
		transaction fee of 0.45% but no more than 20,000 Ft per transaction applies).
Local direct debits	0 (there is no free allowance and a fee is payable on all payments)	• From the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more than 20,000 Ft per transaction applies. • You will receive a 100% preliminary discount on the special transaction fee for any local direct debits you make, regardless of the number of local direct debits that you make. This 100% preliminary discount is valid until 31 December 2027 and will be automatically extended until further notice, unless we give you at least 2 months' prior notice to the contrary. If the discount is extended, we will also give you at least 2 months' prior notice before it expires.

Type of Payment	Plan allowance	Fee outside of plan allowance
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. ACH transfers are available as international transfers to the US in USD but are not part of your free allowance.</i>	2 per month. (excludes incoming transfers in HUF, USD, GBP, EUR and CHF, they are always free)	0.45% per additional transfer (excludes incoming transfers in HUF, USD, GBP, EUR and CHF, they are always free). In addition to the above fees, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more than 20,000 Ft per transaction applies.
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. In addition to the above fees, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more than 20,000 Ft per transaction applies.

Type of Payment	Plan allowance	Fee outside of plan allowance
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. In addition to the above fees, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more than 20,000 Ft per transaction applies.
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 225 Ft (or equivalent in local currency). In addition to the above fees, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more than 20,000 Ft per transaction applies.

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	<u>Payments from EEA consumer cards:</u> 1% of the transaction value 1.7% of the transaction value (American Express) <u>Payments from any other cards:</u> 2.8% of the transaction value	• 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 • Romania (RON): lei 1.20 • Norway (NOK): Kr 2.40
Revolut Pay (Account to account) for Retail users	1% of the transaction value	As above
Revolut Pay (Account to account) for Revolut Business or Revolut Pro users	2.8% of the transaction value	As above
SEPA Direct Debits	0.6% of the transaction value (capped at €5) In addition to the above fee, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more than 20,000 Ft per transaction also applies.	As above

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
	You will receive a 100% preliminary discount on the special transaction fee for any SEPA Direct Debits you make, regardless of the number of SEPA Direct Debits that you make. This 100% preliminary discount is valid until 31 December 2027 and will be automatically extended until further notice, unless we give you at least 2 months' prior notice to the contrary. If the discount is extended, we will also give you at least 2 months' prior notice before it expires.	
In person Card Transactions (Card reader)	<u>Payments from EEA consumer cards:</u> 0.8% of the transaction value 1.7% of the transaction value (American Express) <u>Payments from any other cards:</u> 2.6% of the transaction value	• 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 • Romania (RON): lei 0.12 • Norway (NOK): Kr 0.25
Tap to Pay	As defined in Clause 11 of Payment Terms - Tap to Pay Tap to Pay Terms	As defined in Clause 11 of Payment Terms - Tap to Pay Tap to Pay Terms

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	<u>2400 Ft</u> per active team member A team member becomes active after they've submitted their first expense.
Payroll app	900 Ft 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	<u>Fee charged per FX Forward contract</u> 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. <u>Fee charged on contract cancellation</u> 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.

Foreign exchange	Allowance	Fee where allowance exceeded	Additional fees
Exchanging money currencies	5 800 000 Ft per month	0.6% fee where you exceed your allowance. In addition to the above fee, from the completion of the migration of the existing Hungarian customers of Revolut Bank UAB to Revolut Bank UAB Hungarian Branch, a special transaction fee of 0.45% but no more than 20,000 Ft per transaction also applies.	1% if you're exchanging money outside of foreign exchange market hours

You will receive a 100% preliminary discount on the special transaction fee for any exchange you make, regardless of the number of exchanges you make. This 100% preliminary discount is valid until 31 December 2027 and will be automatically extended until further notice, unless we give you at least 2 months' prior notice to the contrary. If the discount is extended, we will also give you at least 2 months' prior notice before it expires.

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
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

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

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)*	€
Denmark (DKK)	Kr 130
Poland (PLN)	zł 80
Sweden (SEK)	Kr 200
Czech Republic (CZK)	Kč 470
Hungary (HUF)	Ft 6000
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

Account Base Currency	Amount
Hungary (HUF)	Ft 243,397
Romania (RON)	lei 3000
Norway (NOK)	Kr 7,000

Billing Cycle

All 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 choose to move your planS in mid-billing cycle, your subscription will start again and your allowances will be reset according to your new plan immediately.

Fees for team members' use of Revolut Business product features and apps will be charged at the start of the month for "active" team members' use of those product features.

Part II

Business Fees (Grow)

This version of terms will apply from **31 August 2026** except where indicated otherwise. Please click [here](#) to see the previous terms that apply **31 August 2026**

Subscription Summary

Plan fee	Plastic Card	Metal Card	ATM withdrawals
10000Ft per month If you downgrade within the first 14 days of your plan starting without having used any	First or Additional Plastic Card: A card fee may apply. We'll show you the exact fee in the app when you place your order.	A card fee may apply. We'll show you the exact fee in the app when you place your order.	2% fee on all withdrawals

Plan fee	Plastic Card	Metal Card	ATM withdrawals
benefits available under the plan, we will issue you a refund.	Delivery Fees: A card delivery fee may also apply for each card. We'll show you the exact fee in the app when 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.	Delivery Fees: A card delivery fee may apply. This will be clearly shown in the app when you order your card. Custom Cards: You can customise your Metal 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.

Type of Payment	Plan allowance	Flat fee outside of plan allowance
Revolut to Revolut 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</i>	10 per month. (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)	70 Ft 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>and another account in SEPA.</i>		
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. ACH transfers are available as international transfers to the US in USD but are not part of your free allowance.</i>	2 per month. (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)	0.45% per additional transfer (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free).
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.	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 225 Ft (or equivalent in local currency).

Type of Payment	Plan allowance	Flat fee outside of plan allowance
ACH Transfers are direct payments between bank accounts, without intermediaries, and typically takes up to 2 business days to process.		

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	<u>Payments from EEA consumer cards:</u> 1% of the transaction value 1.7% of the transaction value (American Express) <u>Payments from any other cards:</u> 2.8% of the transaction value	• 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 • Romania (RON): lei 1.20 • Norway (NOK): Kr 2.40
Revolut Pay (Account to account) for Retail users	1% of the transaction value	As above
Revolut Pay (Account to account) for Revolut Business or Revolut Pro users	2.8% of the transaction value	As above

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
<i>This section applies from 29 June 2026</i> SEPA Direct Debits	0.6% of the transaction value (capped at €5)	As above
In person Card Transactions (Card reader)	<u>Payments from EEA consumer cards:</u> 0.8% of the transaction value 1.7% of the transaction value (American Express) <u>Payments from any other cards:</u> 2.6% of the transaction value	• 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 • Romania (RON): lei 0.12 • Norway (NOK): Kr 0.25
<u>Tap to Pay</u>	As defined in Clause 11 of Payment Terms - Tap to Pay Tap to Pay Terms	As defined in Clause 11 of Payment Terms - Tap to Pay Tap to Pay Terms

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	2400 Ft per active team member A team member becomes active after they've submitted their first expense.
Payroll app	900 Ft 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 feature	Fees
FX Forwards	<u>Fee charged per FX Forward contract</u> 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. <u>Fee charged on contract cancellation</u> 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.

Foreign exchange	Allowance	Flat fee where allowance exceeded	Additional fees
Exchanging money currencies	5 800 000 Ft 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
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

AED	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](#).

This section applies from 29 June 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)*	€
Denmark (DKK)	Kr 130
Poland (PLN)	zł 80
Sweden (SEK)	Kr 200
Czech Republic (CZK)	Kč 470
Hungary (HUF)	Ft 6000
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
Romania (RON)	lei 3000
Norway (NOK)	Kr 7,000

Billing Cycle

All 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 choose to move your planS in mid-billing cycle, your subscription will start again and your allowances will be reset according to your new plan immediately.

Fees for team members' use of Revolut Business product features and apps will be charged at the start of the month for "active" team members' use of those product features.

This page shows the fees for the services provided to you by us, Revolut Bank UAB.

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 an interbank exchange rate at the time each individual fee is set. This prevents fees fluctuating.