

Business Plan Subscription (Grow)

Subscription

Subscription Fee

Subscription Type	Fee
Paid monthly	NZ\$50 per month
Paid annually	NZ\$480

Add money

From a bank

Transfer type	Transfer amount	Fee
NZD Transfers from bank accounts in New Zealand	Up to 500 inbound and outbound transfers per month (the Grow Transfer Allowance)	NZ\$0
	Any inbound or outbound transfers over the Grow Transfer Allowance	NZ\$0.20 per transfer
International transfers (inbound)	Up to 5 inbound and outbound transfers per month (the Grow International Transfer Allowance**)	NZ\$0
	Over the Grow International Transfer Allowance	NZ\$5 per transfer*

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

** The Grow 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	NZ\$0
	Additional Revolut Non-Metal Card(s) This includes any replacements for lost or stolen cards.	NZ\$12 per card
	Standard Delivery	NZ\$5
	Express Delivery	NZ\$34
Revolut Metal Card	First Revolut Metal Card per Business Account	NZ\$0**
	Additional Revolut Metal Card(s) This includes any replacements for lost or stolen cards.	NZ\$120 per card
Virtual Revolut Card	Per virtual card	NZ\$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 Withdrawal Type	Withdrawal Amount	Fee
Revolut Card ATM Withdrawal	Any amount*	2% of the ATM withdrawal amount** For example, withdrawing NZ\$100 will incur a NZ\$2 fee.

* The maximum amount of ATM withdrawals per day is limited to NZ\$6,500.

** 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	NZ\$0
NZD transfers to bank accounts in New Zealand	Up to the Grow Transfer Allowance	NZ\$0
	Over the Grow Transfer Allowance	NZ\$0.20 per transfer
Foreign Currency Transfers to bank accounts and NZD Transfers to bank accounts outside of New Zealand (except SWIFT (OUR) Transfers)	Up to the Grow International Transfer Allowance	NZ\$0*
	Over the Grow International Transfer Allowance	NZ\$5 per transfer*
SWIFT (OUR) Transfers: Pay the full intermediary bank fee amount for transfers processed by the SWIFT network, and ensure that the recipient receives the full payment amount.	Any amount **	NZ\$35 per transfer
Automated Clearing House (ACH): Transfers to US bank accounts processed by the ACH network	Any amount **	0.2% of the transfer amount Subject to a minimum charge of NZ\$0.88

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

** Transfers processed by the ACH network and SWIFT (OUR) Transfers are not included in the Grow International Transfer Allowance.

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	Up to NZ\$25,000 per monthly billing cycle (the Grow Exchange Allowance)	NZ\$0
	Any amount over the Grow Exchange Allowance	0.6% of the value of the exchange
Cryptocurrencies	Any amount	0.99% of the value of the exchange.

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 New Zealand approximately Saturday 9am to Monday 10am (NZST).

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

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	NZ\$8 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

Cancellation Period	Fee
Within 3 months of opening Business Account or changing of Business Plan	• The Business will have to pay NZ\$120 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.
After 3 months of the Business Account opening or changing of Business Plan	• There are no fees charged for cancelling the subscription; and • Fees already paid by the Business will not be refunded (this includes any monthly or annual Subscription Fee, meaning there is no pro-rata refund once the Subscription Fee is deducted from the Business Account).