Your subscription

Fees for your subscription

The fees for your holding your subscription are set out in the table below.

Subscription type	Payment frequency	Subscription fee
Scale	Monthly	$150 per month
	Annually	$1,440 per year

You can cancel your subscription at any time. There is no fee to cancel. However, any subscription fees or other fees you have already paid will not be refunded.

Cancelling your subscription

The fees and refunds (if any) for cancelling your subscription are set out in the table below.

<table>
<tr><th>Days you've held your subscription</th><th>Payment frequency</th><th>Cancellation fees</th><th>Refunds</th></tr>
<tr><td rowspan="2">3 months or less</td><td>Monthly</td><td rowspan="2">If you ordered any Metal cards under your subscription's $0 fee allowance that are not also covered by your new subscription's $0 fee allowance (or if you are closing your account), we'll charge you for the cards and the delivery as if they were an "additional card"</td><td rowspan="2">No refund of subscription fees already paid</td></tr>
<tr><td>Annually</td></tr>
<tr><td rowspan="2">Longer than 3 months</td><td>Monthly</td><td rowspan="2">None</td><td rowspan="2">No refund of subscription fees already paid</td></tr>
<tr><td>Annually</td></tr>
</table>

Varying your subscription

If you choose to vary your Business Plan mid-billing cycle, the new Business Plan will start on the date you make this change ("the **Variation Date**").
The new monthly or annual Subscription Fee will be payable on the monthly or annual anniversary of the Variation Date.
You will receive all of the benefits under the new Business Plan on the Variation Date. However, if a you downgrade your Business Plan and have used up your card allowances, you will not receive additional cards under the new Business Plan.

Adding and sending money

Our Local Transfer Allowance

Your account has Local and International Transfer Allowances. You can exceed these limits but (as set out below) you'll pay a fee when you do.
All Local and International transfers count towards the relevant Transfer Allowance. For example if you send 3 transfers to bank accounts within New Zealand and receive 3 transfers from bank accounts within New Zealand within a subscription month, you will have used 6 transfers towards your Local Transfer Allowance.

Type of transfer allowance	**Number of transfers per subscription month**
Scale Local Transfer Allowance	1000
Scale International Transfer Allowance	25

Fees for adding money

The fees for adding money to your account are set out in the table below.

Add money from	**Currency**	**Number of transfers per subscription month**	**Fee (NZ$)**
Instant transfers from other Revolut users	Any	Any	$0

Add money from	Currency	Number of transfers per subscription month	Fee (NZ$)
Bank accounts in NZ	NZD	Up to the Scale Local Transfer Allowance	$0
	NZD	Over the Scale Local Transfer Allowance	$0.20 per transfer
Bank accounts outside NZ	USD, GBP, EUR and CHF	Any	$0
	Any currency not listed above	Up to the Scale Local Transfer Allowance	$0
		Over the Scale Local Transfer Allowance	$5 per transfer

Fees for sending money

The fees for sending money to your account are set out in the table below.

Send money to	Currency	Amount sent per subscription month	Fee (NZ$)
Instant transfers to other Revolut users	Any	Any	$0
Bank accounts in NZ	NZD	Up to the Scale Local Transfer Allowance	$0
	NZD	Over the Scale Local Transfer Allowance	$0.20 per transfer
Bank accounts outside NZ (not using SWIFT (OUR))	Any	Up to the Scale International Transfer Allowance	$0
		Over the Scale International Transfer Allowance	$5 per transfer

Send money to	Currency	Amount sent per subscription month	Fee (NZ$)
Bank accounts outside NZ (using SWIFT (OUR))	Any	Any	$35 per transfer
Bank accounts in the USA via ACH	Any	Any	0.2% of the transfer (subject to a minimum fee of $0.88)

Cards

The fees for getting and using cards are set out in this section.

Fees to get a virtual card

There is no fee to get a virtual card.

Fees to get a physical card

The fees to get a physical card are set out in the table below.
Each Authorised Team Member cannot have more than 3 cards at any one time.

Card type	Number of cards per Authorised Team Member	Card fee	Delivery fee
Revolut Standard Card	First card	$0	$5 per card for standard delivery $34 per card for express delivery
	Additional cards (including replacements)	$12 per card	
Revolut Metal card	First card	$0	$5 per card for standard delivery $34 per card for express delivery
	Additional cards (including replacements)	$120 per card	

Fees to personalise a card

The fee to personalise a card will be shown in the app.

Fees to make ATM withdrawals with a card

The fees for ATM withdrawals with a card are set out in the table below.
You cannot withdraw more than $6,500 per day.

Card type	Withdrawals per subscription month	Fee
Any	Any	2% of the amount withdrawn.

Exchanging

The fees for making exchanges (in money currencies, cryptocurrencies, and precious metals) are set out in this section.
When you make any exchange, we will make it at the exchange rate described in the relevant terms and conditions and apply any fee set out below. You can always see the exchange rate and any fees in the Revolut App prior to making an exchange.
Whenever you make a money currency exchange, we use our simple and transparent pricing formula of interbank rate + any fees = total cost.

Your exchange allowance

Your account has an exchange allowance for money currency exchanges. You can exceed this limit but (as set out below) you'll pay a higher fee when you do.

Type of Fair Usage Limit	Amount exchanged per subscription month
Scale Exchange Allowance	$100,000

Fees for money currency exchanges

The fees for making exchanges in money currencies are set out in the table below.

Exchange type	Amount exchanged per subscription month	Time of exchange	Exchange fee
Money currencies	Up to the Scale Exchange Allowance	During Market Hours	$0
		Outside Market Hours	1% of the amount exchanged

Exchange type	Amount exchanged per subscription month	Time of exchange	Exchange fee
	Over the Scale Exchange Allowance	During Market Hours	0.6% of the amount exchanged
		Outside Market Hours	1.6% of the amount exchanged

Market Hours start at Sunday 6:01 pm New York time and end Friday 4:59 pm New York time. Any other time is outside Market Hours. The New Zealand time conversion of these Market Hours varies depending on the time of year, so should check the current conversion at the time you make your exchange. These Market Hours are always set using New York time. However, as an indication only, start time will range between Monday 10:01 am to Monday 12:01 pm, and the end time will range between Saturday 8:59 am to Saturday 10:59 am, all New Zealand time.

Fees for cryptocurrency exchanges

The fees for making exchanges in cryptocurrency are set out in the table below.

Exchange type	Amount exchanged per subscription month	Exchange fee
Cryptocurrency	Any	0.49% of the amount exchanged

Other features

The fees for other features are set out in this section.
You will be charged a feature fee for each Authorised Team Member who uses the feature, each month. For example, if a feature fee is $8 and two Authorised Team Members use it in a month, you will be charged $16 in that month.
To prevent an Authorised Team Member using a feature and incurring a fee, the Business can disable their access to the feature. If access is disabled prior to the commencement of the next monthly cycle the Business won't be charged in that month.

Feature type	Fee per Authorised Team Member	When fee charged
Expenses feature	$8 per month	After a Authorised Team Member submits or approves an expense for the first time