

The Business Fees and Charges Section were updated on 25 August 2023 and apply to all Business users who opened their Revolut Business Account on or after 25 August 2023. Any pricing difference between these terms and the previous terms (see below) will be waived until 30 September 2023.

If you are a Business user who opened your Revolut Account before 25 August 2023, the previous version of the terms ([click here](#)) will apply to you until 30 September 2023.

Business Plan Subscription (Scale)

Subscription

Subscription Fee

Subscription Type	Fee
Paid monthly	A\$100 per month
Paid annually	A\$950

Add money

From a bank

Transfer type	Transfer amount	Fee
AUD Transfers from bank accounts in Australia	Up to 1000 inbound and outbound transfers per month (the Scale Transfer Allowance)	A\$0
	Over the Scale Transfer Allowance	A\$0.20 per transfer
International transfers (inbound)	No limit	A\$0*

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

Cards

Card fees

Revolut Card Type	Number of Cards*	Fee
Revolut Non-Metal Card	First Revolut Non-Metal Card per Authorised Team Member	A\$0
	Additional Revolut Non-Metal Card(s)	A\$9.99 per card

Revolut Card Type	Number of Cards*	Fee
	This includes any replacements for lost or stolen cards.	
Revolut Metal Card	First Revolut Metal Card per Business Account	A\$0**
	Second Revolut Metal Card per Business Account	A\$0**
	Additional Revolut Metal Card(s) This includes any replacements for lost or stolen cards.	A\$79.99 per card
Virtual Revolut Card	Per virtual card	A\$0

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

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

Spend

ATM Withdrawals

AMT Withdrawal Type	Withdrawal Amount	Fee
Revolut Card ATM Withdrawal	Any amount*	2% of the ATM withdrawal amount**

* The maximum amount of ATM withdrawals per day is limited to £3000 (or AUD/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	A\$0
AUD transfers to bank accounts in Australia	Up to the Scale Transfer Allowance	A\$0
	Over the Scale Transfer Allowance	A\$0.20 per transfer
Foreign Currency Transfers to bank accounts and AUD	Up to 25 transfers per month	A\$0*

Transfer Type	Number of Transfers	Fee
Transfers to bank accounts outside of Australia	Over 25 transfers per month	A\$10 per transfer*

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

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

Exchange Type	Exchange Amount	Fee
Fiat Currencies	Up to A\$75,000 per monthly billing cycle (the Scale Exchange Allowance)	A\$0
	Any amount over the Scale Exchange Allowance	0.6% 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 Australia is approximately Saturday 7am to Monday 8am (AEST).

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	A\$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 and Variation

Cancellation Period	Fee
Within 3 months of opening Business Account	<ul style="list-style-type: none">• The Business will have to pay \$79.99 for each Metal Card ordered by the Business at no cost.• 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 opening Business Account	<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.