

# 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 <b>Scale Transfer Allowance</b> )	A\$0
	Over the Scale Transfer Allowance	A\$0.20 per transfer
International transfers (inbound)	Up to 25 inbound and outbound transfers per month (the Scale International Transfer Allowance**)	A\$0*
	Over the Scale International Transfer Allowance	A\$10 per transfer*

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

\*\* The Scale 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	A\$0
	Additional Revolut Non-Metal Card(s)  This includes any replacements for lost or stolen cards.	A\$9.99 per card
	Standard Delivery	A\$0
	Express Delivery	A\$33.99
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 or Business Plan is changed within 3 months of opening or change.

## Spend

### ATM Withdrawals

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

AMT Withdrawal Type	Withdrawal Amount	Fee
		For example, withdrawing A\$100 will incur a A\$2 fee.

\* The maximum amount of ATM withdrawals per day is limited to A\$6,300.

\*\* 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 Transfers to bank accounts outside of Australia (except SWIFT (OUR) Transfers)	Up to the Scale International Transfer Allowance	A\$0*
	Over the Scale International Transfer Allowance	A\$10 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 **	A\$35 per transfer
Automated Clearing House ( <b>ACH</b> ): Transfers to US bank accounts	Any amount **	0.2% of the transfer amount

Transfer Type	Number of Transfers	Fee
processed by the ACH network		Subject to a minimum charge of A\$0.88  For example, transferring A\$500 will incur a A\$1 fee

\* 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 Scale 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

Exchange Type	Exchange Amount	Fee
Fiat Currencies	Up to A\$75,000 per monthly billing cycle (the <b>Scale Exchange Allowance</b> )	A\$0
	Any amount over the Scale Exchange Allowance	0.6% of the value of the exchange  For example, exchanging A\$1000 over the Scale Exchange Allowance will incur a A\$6 fee
Cryptocurrencies	Any amount	0.49% of the value of the exchange.

Exchange Type	Exchange Amount	Fee
		For example, exchanging A\$1000 of cryptocurrency will incur a \$4.90 fee

### 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  For example, exchanging A\$500 outside exchange market hours will incur a A\$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	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 or changing of Business Plan	<ul style="list-style-type: none"> <li>• The Business will have to pay \$79.99 for each Metal Card ordered by the Business at no cost that is beyond the allowance of the new Business Plan.</li> <li>• There are no other fees charged for cancelling the subscription; and</li> <li>• Fees already paid by the Business will not be refunded.</li> </ul>
After 3 months of opening Business Account or changing of Business Plan	<ul style="list-style-type: none"> <li>• There are no fees charged for cancelling the subscription; and</li> <li>• Fees already paid by the Business will not be refunded</li> </ul>

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.