

## Subscription Summary

Only the costs of card delivery and the plan fees are inclusive of Goods and Services Tax ("GST") and the figures you see in the fee page are already inclusive of GST. All other fees are exempted from GST. You may make a request for an invoice through the Revolut app at any time.

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
S\$100 per month	The first plastic card per Authorised Person will be delivered free. Authorised Persons can order additional plastic cards in the app at a delivery cost starting at S\$9.99 per card (exact costs will be advised in-app), up to a maximum of 3 physical cards per Authorised Person at a time. You can customise your plastic cards	2 free metal cards per business. Additional metal cards can be purchased in the app at S\$79.99 per card. You can customise your Metal card (subject to availability). If a fee applies, we will show you in the app.	Up to 200 virtual cards per Authorised Person at a time.	2% fee on all withdrawals at ATMs outside of Singapore (ATM withdrawals are not available in Singapore). You can withdraw up to S\$17,000.00 per 24 hours (or the equivalent other currencies).

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
	(subject to availability). If a fee applies, we will show you 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
<b>Domestic inbound and outbound transfers</b>	1000 per month	S\$0.2 per additional transfer
<b>International transfers (outbound)</b>	25 per month	S\$8 per additional transfer above the allowance
<b>International transfers (inbound)</b>	25 per month (USD, GBP, EUR, CHF inbound transfers are not counted towards the plan allowance. For the avoidance of doubt, any inbound international transfers in these currencies are not charged by Revolut although other fees may apply.)	S\$8 per additional transfer above the allowance
<b>Guaranteed SWIFT (OUR)</b> - bank transfers made on a route where the Guaranteed SWIFT	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.

Type of Payment	Plan allowance	Flat fee outside of plan allowance
(OUR) transfer feature is available and you choose to use it.		You can see our current fees on our pricing page <a href="#">here</a> and in the app before the transfer is completed.

## 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	FX Fair Usage Fee	Additional fees
Exchanging money currencies	S\$60,000 per month	0.6% fee where you exceed the 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.

## Billing Cycle

You will be billed for your plan fee monthly or yearly, depending on the choice you made when you signed up to your plan. All other 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 decide to change plan mid-billing cycle, your subscription will start again and your allowances will be reset according to your new plan immediately. We won't refund any of the monthly subscription you paid.