

## 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
\$100 per month	<p>The first plastic card per Authorised Person will be delivered free.</p> <p>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.</p> <p>You can customise your plastic cards (subject to availability). If a fee applies, we will show you in the app.</p>	<p>2 free metal cards per business. Additional metal cards can be purchased in the app at S\$79.99 per card.</p> <p>You can customise your Metal card (subject to availability). If a fee applies, we will show you in the app.</p>	<p>Up to 50 virtual cards per Authorised Person at a time.</p>	<p>2% fee on all withdrawals at ATMs outside of Singapore (ATM withdrawals are not available in Singapore).</p> <p>You can withdraw up to S\$17,000.00 per 24 hours (or the equivalent other currencies).</p>

## 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	S\$8 per additional transfer above the allowance

Type of Payment	Plan allowance	Flat fee outside of plan allowance
	doubt, any inbound international transfers in these currencies are not charged by Revolut although other fees may apply.)	
<b>Guaranteed SWIFT (OUR)</b> - bank transfers made on a route where the Guaranteed SWIFT (OUR) transfer feature is available and you choose to use it.	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. You can see our current fees on our pricing page <a href="#">here</a> and in the app before the transfer is completed.

## Fees for our payment processing products

The table below shows the fees we charge for our payment processing products. Fees are payable on all transactions and there is no free allowance.

Our fees are made up of two components: the variable fee which depends on the transaction value, plus the flat fee (charged in Singapore dollars).

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
<b>Online Card Transactions</b>	<u>Payments from Singapore-issued cards:</u> 3.2% of the transaction value	SGD 0.50
	<u>Payments from any other cards:</u> 3.6% of the transaction value	
<b>Revolut Pay Online Transactions</b>	1% of the transaction value	SGD 0.20
	<u>Payments from Singapore-issued cards:</u>	
<b>In person Card Transactions (Revolut Terminal)</b>	2.8% of the transaction value	SGD 0.50
	<u>Payments from any other cards:</u> 3.4% of the transaction value	
<b>Revolut Pay In-store Transactions</b>	0.5% of the transaction value	SGD 0.02
<b>Tap to Pay</b>	<u>Payments from Singapore-issued cards:</u> 2.8% of the transaction value	SGD 0.65
	<u>Payments from any other cards:</u>	

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
	3.4% of the transaction value	

## Merchant Chargebacks

The amount of the chargeback fee depends on the currency of the original transaction, as set out below:

AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HUF	6000
ILS	70
JPY	2000
MXN	450
NOK	200
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SAR	70
SEK	200
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

## 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	Allowance	FX Fair Usage Fee	Additional fees
			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.