

The Business Fees pages were updated on 25 February 2025. This version of our terms will apply from 25 February 2025, except the changes made to your subscription fees, metal cancellation fee and foreign exchange allowance, which will apply from 11 March 2025.

## Subscription Summary

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
<p>£125 per month or £1,080 per year.</p> <p>If you downgrade within the first 14 days of your plan starting without having used any benefits available under the plan, we will issue you a refund.</p>	<p><b>First Plastic Card</b></p> <p><b>Free:</b> Each Authorised Person receives one free plastic card.</p> <p><b>Delivery fees:</b> A card delivery fee may apply. This will be clearly shown in the app when you order your card.</p> <p><b>Additional Plastic Cards Cost:</b> Additional plastic cards can be purchased for £4.99 each.</p>	<p>2 free Metal cards per business.</p> <p><b>Delivery fees:</b> A card delivery fee may apply. This will be clearly shown in the app when you order your card.</p> <p><b>Custom cards:</b> You can customise your Metal cards, subject to availability. Any applicable customisation fee will be shown in the app.</p>	<p>Up to 200 virtual cards per Authorised Person at a time.</p>	<p>2% fee on all withdrawals.</p> <p>You can withdraw up to £10,000 per 24 hours (or the equivalent in other currencies).</p>

Plan fee	Plastic Card	Metal Card	Virtual Cards	ATM withdrawals
	<p><b>Limit:</b> Up to a maximum of 3 physical cards per Authorised Person.</p> <p><b>Delivery fees:</b> You'll see the delivery fee for each additional card clearly displayed in the app as you place your order.</p> <p><b>Custom cards:</b> You can customise your plastic cards, subject to availability. Any applicable customisation fee will be shown in the app.</p>	<p>If you close your Revolut for Business account or downgrade your plan within 3 months of starting your plan, you'll need to pay us back for the Metal cards outside the allowance of your new lower plan.</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>Revolut to Revolut Transfers</b>	Unlimited.	Not Applicable.
<b>Local transfers (transfers in GBP, EUR and CHF)</b>	1000 per month.	£0.2 per additional transfer.
<b>International transfers</b>	25 per month.	£5 per additional transfer.
<b>Incoming Fedwire transfers received to the local USD account</b> (if this is available to you in the app)	0 per month - a fee is payable on all payments.	All incoming Fedwire transfers are billed at £8 per transfer, starting with the first transfer.
<b>Card transfers</b> - transfers made to a supported non-Revolut card number.	0 per month - a fee is payable on all payments.	Fees are subject to a minimum fee depending on the country of the recipient. Fees are calculated in real time and shown to you in the app before you confirm the payment. Please see our pricing page <a href="#">here</a> for more information.
<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.

Type of Payment	Plan allowance	Flat fee outside of plan allowance
<b>Automated Clearing House (ACH)</b> - any outbound bank transfer in the USA that is processed by the ACH network. ACH transfers are direct payments between bank accounts and typically take 2-5 business days to process.	0 per month - a fee is payable on all payments.	0.2% of the transfer amount charged in GBP (or local currency of your business), subject to a minimum fee of £0.5 (or equivalent in local currency).

## 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 and the flat fee which depends on the Base Currency of your Account.

These fees apply regardless of the method you use to process the payment. For example, our fee for "Online Card Transactions" applies to all online card transactions, in your own checkout, using [Payment Pages](#), or otherwise.

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
<b>Online Card Transactions</b>	<u>Payments from UK consumer cards:</u> 1% of the transaction value (Mastercard and Visa)  1.7% of the transaction value (American Express)  <u>Payments from any other cards:</u>	<ul style="list-style-type: none"> <li>UK (GBP): £ 0.20</li> <li>Eurozone (EUR): € 0.20</li> <li>Denmark (DKK): Kr 1.70</li> <li>Poland (PLN): zł 1.0</li> <li>Sweden (SEK): Kr 2.40</li> <li>Czech Republic (CZK): Kč 6.00</li> </ul>

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
	2.8% of the transaction value	<ul style="list-style-type: none"> <li>Hungary (HUF): Ft 80.00</li> <li>Bulgaria (BGN): Лв 0.40</li> <li>Romania (RON): lei 1.20</li> <li>Norway (NOK): Kr 2.40</li> </ul>
<b>Revolut Pay Online Transactions</b>	1% of the transaction value	As above
<b>Open Banking</b>	As above	As above
<b>In person Card Transactions (Revolut Reader or Revolut Terminal)</b>	<p><u>Payments from UK consumer cards:</u> 0.8% of the transaction value (Mastercard and Visa)</p> <p>1.7% of the transaction value (American Express)</p> <p><u>Payments from any other cards:</u> 2.6% of the transaction value</p>	<ul style="list-style-type: none"> <li>UK (GBP): £ 0.02</li> <li>Eurozone (EUR): € 0.02</li> <li>Denmark (DKK): Kr 0.15</li> <li>Poland (PLN): zł 0.10</li> <li>Sweden(SEK): Kr 0.25</li> <li>Czech Republic(CZK): Kč 0.60</li> <li>Hungary (HUF): Ft 10.00</li> <li>Bulgaria (BGN): Лв 0.05</li> <li>Romania (RON): lei 0.12</li> <li>Norway(NOK): Kr 0.25</li> </ul>
<b>Revolut Pay In-store Transactions</b>	0.5% of the transaction value	As above
<b>Tap to Pay</b>	<u>Payments from UK consumer cards:</u>	UK (GBP): £0.10

Type of Payment	Variable fee (% of the payment)	Flat fee in your country and Base Currency
	0.8% of the transaction value (Mastercard and Visa) 1.7% of the transaction value (American Express) <u>Payments from any other cards:</u> 2.6% of the transaction value	

## Merchant Rewards

Where you are offering the Merchant Reward	Fees
In-store Revolut Pay transactions	No fee
Online Revolut Pay transactions	We will agree the fee for each eligible transaction with you before you offer the Merchant Reward.

## Revolut Business features and apps

Access to business features and apps is subject to plan availability.

Some fees are only incurred for **"active"** team members. A team member becomes "active" when they start using a product feature or app (as set out in the table below) and remains active until their permission to use the feature or app is removed. You will be charged for any team members who have been active in the preceding billing period.

Type of Business app	Fees
<b>Expenses app</b>	£5 per active team member A team member becomes active after they've submitted their first expense.
<b>Payroll app</b>	£3 per active team member A team member becomes active after the Account Owner confirms that team

Type of Business app	Fees
	member's first pay run per billing cycle.

Type of Business feature	Fees
<b>Revolut ePOS</b>	None
<b>FX Forwards</b>	<p><u>Fee charged per FX Forward contract</u> 0.8% of contract value The fee charged is negotiable and can be lowered for certain clients depending on internal credit checks, and based on the size of the contract.</p> <p><u>Fee charged on contract cancellation</u> 0.8% of contract value Since the value of the FX Forward contracts are driven by market value, we may charge the mark to market difference (which could be positive or negative) due to any potential loss we may have incurred because of your decision to close the contract early.</p>

## 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	Flat fee where allowance exceeded	Additional fees
Exchanging money currencies	£60k per month	0.6% fee where you exceed your allowance	1% if you're <b>exchanging money outside of foreign exchange market hours</b>

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 interbank rate for money currency exchanges. 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.

## Exchanging cryptocurrencies

Please click [here](#) for the 'Exchanging cryptocurrencies' crypto fees.

## 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
- **CLP:** 20000
- **COP:** 80000
- **CZK:** 470
- **DKK:** 130
- **EUR:** 15
- **GBP:** 15
- **HKD:** 150
- **HUF:** 6000
- **ILS:** 70
- **INR:** 1500
- **ISK:** 2500
- **JPY:** 2000



- **KRW:** 25000
- **MXN:** 450
- **NOK:** 200
- **NZD:** 30
- **PHP:** 1000
- **PLN:** 80
- **QAR:** 70
- **RON:** 85
- **RUB:** 1400
- **RSD:** 2000
- **SAR:** 70
- **SEK:** 200
- **SGD:** 30
- **THB:** 600
- **TRY:** 130
- **USD:** 20
- **ZAR:** 350

There is more information about disputes and chargebacks in our [Payment Processing Services Agreement](#).

## 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.

*Note: If a fee is stated in a currency other than the base currency of your account, it will be charged in your base currency. This conversion is made and fixed using a*

*reasonable exchange rate at the time each individual fee is set. This prevents fees fluctuating.*