

This page sets out the credit fees and interest rates that apply to your Revolut Credit Card offered by Revolut Payments New Zealand Pty Ltd (NZBN 9429048733212).

Credit Fees

The credit fees set out below apply to your Revolut Credit Card account in accordance with your chosen subscription tier. Credit fees apply strictly to foreign exchange transactions exceeding monthly fair usage limits. Those fair usage limits are shared across your Personal Account and Credit Account. Use of both accounts counts towards a single combined fair usage limit (not a separate or doubled one). Any applicable Foreign Exchange Fee will be debited to your Credit Account at the time of the relevant foreign exchange transaction. The fee will form part of the balance shown on the Statement for the Statement Period in which it is debited.

Foreign Exchange Fees

Subscription Tier	Monthly Fair Usage Limit	Foreign Exchange Fee Above Fair Usage Limit
Standard	\$2,000 per rolling month	0.5% of transaction value
Plus	\$6,000 per monthly Plus Subscription billing cycle	0.5% of transaction value
Premium	\$20,000 per monthly Premium Subscription billing cycle	0.5% of transaction value
Metal	Unlimited (No limit)	\$0
Ultra	Unlimited (No limit)	\$0

Interest Rates

The interest rates set out below apply to your Revolut Credit Card. We may change these rates from time to time, and we will notify you of any change in accordance with this Agreement.

Rate	Rate applies to	Annual rate
Purchase Rate	Purchases and fees and charges that are debited separately to your Credit Account	14.99% p.a.
Cash Advance Rate	Cash Advances and any fee or charge included in the amount of a Cash Advance debited to your Credit Account	19.99% p.a.