# **Personal Fees**

# Exchanging cryptocurrencies

## Standard and Plus Fees

The "Exchanging cryptocurrencies" section of this Fees Page was updated on **21 August 2024**. The new cryptocurrency terms took effect on **20 September 2024**. For reference of the previous fees, please see the previous version of the "Exchanging cryptocurrencies" section of the Fees Page for Standard here and for Plus here.

<u>Exchanging cryptocurrencies</u>

This section of the Fees Page also applies to customers who have a Revolut Personal Account with Revolut Bank UAB and its branches if they receive cryptocurrency services from Revolut Ltd.

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

#### **Crypto fees**

We will charge you the following fees in relation to our crypto product depending on your plan. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

The only exception where it is not possible to show you the total cost in advance is when you make a cryptocurrency exchange using our "spare change round up" feature, in which case you will be able to view the breakdown of the total cost within the app, after your transaction is complete.

#### Standard and Plus Fees are whichever is greater of either:

 a flat "minimum fee", as set out in the table below, which is based on your local currency;

Region	Minimum Fee
Nordic Countries, Ireland, Switzerland	£1.99 or currency equivalent.
Western Europe, Great Britain, Cyprus	£1.49 or currency equivalent.

Region	Minimum Fee
Eastern Europe	£0.99 or currency equivalent.

#### OR

A tier-based structure.

The tier you are on is determined based on the combined volume of cryptoasset purchases and sales you make over a 30 day rolling basis. This calculation that impacts your pricing tier excludes:

- Exchanges between stablecoins and fiat currency.
- Exchanges between two stablecoins.
- Exchanges between commodities and crypto assets.
- Crypto withdrawals and deposits, if applicable
- Staked assets and staking rewards, if applicable
- Spare change round ups.

For the excluded transaction types, non-tiered fees will apply.

If you make a transaction that results in you moving up to a new tier, the fee that applies to that transaction will be the fee of the tier you are currently on, not the fee of the new tier you would be on after your trade. For example, if you reside in the United Kingdom, are on a standard plan and intend on making your first crypto purchase worth £70,000, the fee applied will be 1.49% based on the table below. However, your fee for any further purchase within 30 days will be 1.09% should you remain within this tier. Minimum fees may apply even when on higher tiers If you change the country in which you are domiciled on your Revolut Personal Account, then the trading balance from the previous 30 days will be reset to 0.

30 Days Volume (GBP)	Standard and Plus
0 ≤ x < 10k	1.49%
10k ≤ x < 50k	1.29%
50k ≤ x < 100k	1.09%
100k ≤ x < 250k	0.89%
≥ 250k	0.49%

You can see tiers based in your local currency here.

Please note that we do not apply:

 a percentage based fee or minimum fee to exchanges between fiat currency and USDC or USDT (however, these fees will apply to exchanges between cryptocurrency and USDC or USDT).

- a minimum fee for our "spend from crypto balance" feature.
- a minimum fee or percentage based fee for our "spare change round up" feature. Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country, or a Premium customer in Spain or Greece (but not if you're a Metal or Ultra customer, or a Premium customer in a country that is not Spain or Greece).

#### **Premium and Metal Fees**

The "Exchanging cryptocurrencies" section of this Fees Page was updated on 21

August 2024. The new cryptocurrency terms took effect on 20 September 2024. For reference of the previous fees, please see the previous version of the "Exchanging cryptocurrencies" section of the Fees Page for Premium here and for Metal here.

Exchanging cryptocurrencies

This section of the Fees Page also applies to customers who have a Revolut Personal Account with Revolut Bank UAB and its branches if they receive cryptocurrency services from Revolut Ltd.

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

#### **Crypto fees**

We will charge you the following fees in relation to our crypto product depending on your plan. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

The only exception where it is not possible to show you the total cost in advance is when you make a cryptocurrency exchange using our "spare change round up" feature, in which case you will be able to view the breakdown of the total cost within the app, after your transaction is complete.

## **Premium and Metal Fees are:**

A tier-based structure.

The tier you are on is determined based on the combined volume of cryptoasset purchases and sales you make over a 30 day rolling basis. This calculation that impacts your pricing tier excludes:

- Exchanges between stablecoins and fiat currency.
- · Exchanges between two stablecoins.

- Exchanges between commodities and crypto assets.
- Crypto withdrawals and deposits, if applicable
- Staked assets and staking rewards, if applicable
- Spare change round ups.

For the excluded transaction types, non-tiered fees will apply.

If you make a transaction that results in you moving up to a new tier, the fee that applies to that transaction will be the fee of the tier you are currently on, not the fee of the new tier you would be on after your trade. For example, if you reside in the United Kingdom, are on a Premium plan and intend on making your first crypto purchase worth £70,000, the fee applied will be 0.99% based on the table below. However, your fee for any further purchase within 30 days will be 0.69% should you remain within this tier.

If you change the country in which you are domiciled on your Revolut Personal Account, then the trading balance from the previous 30 days will be reset to 0.

30 Days Volume (GBP)	Premium and Metal
0 ≤ x < 10k	0.99%
10k ≤ x < 50k	0.79%
50k ≤ x < 100k	0.69%
100k ≤ x < 250k	0.49%
≥ 250k	0.29%

You can see tiers based in your local currency here.

Please note that we do not apply a percentage based fee to:

- exchanges between fiat currency and USDC or USDT (however, these fees will apply to exchanges between cryptocurrency and USDC or USDT).
- exchanges made using our "spare change round up" feature.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country, or a Premium customer in Spain or Greece (but not if you're a Metal or Ultra customer, or a Premium customer in a country that is not Spain or Greece).

#### **Ultra Fees**

The "Exchanging cryptocurrencies" section of this Fees Page was updated on 21 August 2024. The new cryptocurrency terms took effect on 20 September 2024. For

reference of the previous fees, please see the previous version of the "Exchanging cryptocurrencies" section of the Fees Page for Ultra here.

## Exchanging cryptocurrencies

# This section of the Fees Page also applies to customers who have a Revolut Personal Account with Revolut Bank UAB and its branches if they receive cryptocurrency services from Revolut Ltd.

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

#### **Crypto fees**

We will charge you the following fees in relation to our crypto product depending on your plan. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

The only exception where it is not possible to show you the total cost in advance is when you make a cryptocurrency exchange using our "spare change round up" feature, in which case you will be able to view the breakdown of the total cost within the app, after your transaction is complete.

#### **Ultra Fees are:**

A tier-based structure.

The tier you are on is determined based on the combined volume of cryptoasset purchases and sales you make over a 30 day rolling basis. This calculation that impacts your pricing tier excludes:

- Exchanges between stablecoins and fiat currency.
- Exchanges between two stablecoins.
- Exchanges between commodities and crypto assets.
- Crypto withdrawals and deposits, if applicable
- Staked assets and staking rewards, if applicable
- Spare change round ups.

For the excluded transaction types, non-tiered fees will apply.

If you make a transaction that results in you moving up to a new tier, the fee that applies to that transaction will be the fee of the tier you are currently on, not the fee of the new tier you would be on after your trade. For example, if you reside in the United Kingdom, are on a Ultra plan and intend on making your first crypto purchase worth £70,000, the fee applied will be 0.49% based on the table below. However, your

fee for any further purchase within 30 days will be 0.29% should you remain within this tier.

If you change the country in which you are domiciled on your Revolut Personal Account, then the trading balance from the previous 30 days will be reset to 0.

30 Days Volume (GBP)	Ultra
0 ≤ x < 10k	0.49%
10k ≤ x < 50k	0.39%
50k ≤ x < 100k	0.29%
100k ≤ x < 250k	0.19%
≥ 250k	0.00%

You can see tiers based in your local currency here.

Please note that we do not apply a percentage based fee to:

- Exchanges between fiat currency and USDC or USDT (however, these fees will apply to exchanges between cryptocurrency and USDC or USDT).
- Exchanges made using our "spare change round up" feature.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country, or a Premium customer in Spain or Greece (but not if you're a Metal or Ultra customer, or a Premium customer in a country that is not Spain or Greece).