

Revolut Ltd - Retail Crypto Fees

Below you'll find a detailed breakdown of all costs associated with using our platform, including trading, deposits, withdrawals, and additional services.

The below crypto fees apply to all Revolut plans unless specifically stated otherwise.

Section 1 - Revolut App

1. Exchange Fees

Our fees for exchanging cryptocurrency are composed of either a minimum fee or a variable rate (whichever is greater), both depending on your plan and trade value.

Please see below our "Exchanging Cryptocurrencies" fees and refer to our [FAQs](#) for more information.

Standard and Plus Fees

Exchanging cryptocurrencies

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 dynamic and 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" or recurring buy 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 "minimum fee", as set out in the table below, which is based on your local currency;

Transaction Amount (GBP)	Minimum Fee
$0 \leq x < 2$	50% of trade size
$2 \leq x < 5$	£0.99
$5 \leq x < 25$	£1.49
$25 \leq x < 100$	£1.99
$100 \leq x < 150$	£2.49
$150 \leq x < 200$	£2.99

A minimum fee does not apply to transactions over £200 (or local currency equivalent) where the tier-based structure applies instead (see below).

You can see minimum fees based on your local currency [here](#).

OR

A flat percentage fee of 1.49%.

Please note that we do not apply:

- a percentage-based fee or minimum fee to exchanges between fiat currency and stablecoins. However, these fees will apply to exchanges between cryptocurrency and stablecoins;
- a percentage-based or minimum fee when spending from a crypto card;
- a percentage-based or minimum 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.

Premium and Metal Fees

Exchanging cryptocurrencies

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 dynamic and 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” or recurring buy 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 whichever is greater of:

EITHER

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

Transaction Amount (GBP)	Minimum Fee
$0 \leq x < 2$	50% of trade size
$2 \leq x < 50$	£0.99
$50 \leq x < 150$	£1.49
$150 \leq x < 200$	£1.99

A minimum fee does not apply to transactions over £200 (or local currency equivalent) where the tier-based structure applies instead (see below).

You can see minimum fees based on your local currency [here](#).

OR

A flat percentage fee of 0.99%.

Please note that we do not apply:

- a percentage-based or minimum fee to exchanges between fiat currency and stablecoins. However, these fees will apply to exchanges between cryptocurrency and stablecoins;
- a percentage-based or minimum fee when spending from a crypto card;

A percentage-based or minimum fee or percentage based fee for our “spare change round up” feature.

Ultra Fees

Exchanging cryptocurrencies

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 dynamic and 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" or recurring buy 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 whichever is greater of:

EITHER

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

Transaction Amount (GBP)	Minimum Fee
$0 \leq x < 2$	50% of trade size
$2 \leq x < 200$	£0.99

A minimum fee does not apply to transactions over £200 (or local currency equivalent) where the tier-based structure applies instead (see below).

You can see minimum fees based on your local currency [here](#).

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. When calculating your pricing tier we will exclude the following transaction types:

- Exchanges between stablecoins and fiat currency;
- Exchanges between two stablecoins;
- Crypto withdrawals and deposits, if applicable;
- Staked assets and staking rewards, if applicable;
- Spare change round ups;
- Percentage-based minimum fees.

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 staggered based on volume.

30 Days Volume (GBP)	Ultra
$0 \leq x < 10k$	0.49%
$10k \leq x < 50k$	0.39%
$50k \leq x < 100k$	0.29%
$100k \leq x < 250k$	0.19%
$\geq 250k$	0%

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 broken down as follows:

- £9,999.99 will be charged a fee of 0.49%
- £40,000.00 will be charged a fee of 0.39%
- £20,000.01 will be charged a fee of 0.29%

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

Minimum fees may apply even when on higher tiers depending on the type of exchange transaction.

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. You can see tiers based on your local currency [here](#).

Please note that we do not apply any fee to:

- Exchanges between fiat currency and stablecoins (however, these fees will apply to exchanges between cryptocurrency and stablecoins);
- 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 (but not if you're a Premium, Metal or Ultra customer).

2. Fair Usage Fee

Depending on your plan, there's a limit on the value of exchanges that can be made with no additional fees. This limit is called a “fair usage limit”. For any exchanges made over and above the fair usage limit, a fair usage fee applies.

This limit is applied at a plan level. It includes your crypto exchanges along with any other exchanges included in your plan limit.

The fair usage fee applies to exchanges in stablecoins for Standard and Plus plans. It does not apply for Premium, Metal or Ultra plans, where a stablecoin fee applies instead.

To check your applicable fee, usage and reset date, tap your profile icon in the top-left corner and select 'Your plan'.

- **Standard:** 1% fee charged for exchanges over £1,000 or local equivalent currency.
- **Plus:** 0.5% fee charged for exchanges over £3,000 or local equivalent currency.
- **Premium, Metal & Ultra:** no fair usage fee applies.

Your fair usage limit resets every month on your billing date.

3. Custody

We do not charge any custody fees.

4. Deposits

We do not charge any fees for deposits.

5. Withdrawals

When you withdraw a cryptocurrency in your Revolut app, you'll be charged a withdrawal fee comprised of two parts: a Revolut service fee and a network fee.

Revolut service fee:

The Revolut service fee is 1 GBP (or equivalent in local currency) for XRP, XLM, DOT, SOL, AVAX, XTZ, ALGO, and ADA, and 3 GBP (or equivalent in local currency) for all other cryptocurrencies.

Network fee:

We must pay a fee to the blockchain miners or validators who process the transaction. We pass this on to you as a network fee.

The network fee is variable because the fee we pay to miners and validators depends on the speed of the transaction and the amount of traffic on the blockchain network. To calculate the network fee, Revolut determines the anticipated network cost, then adds the service fee, and displays the total cost in-app prior to the confirmation of a withdrawal transaction. You'll never be charged more than what is quoted in the app just before you confirm your withdrawal. For more information on network fees please refer to our [Cryptocurrency Terms](#).

In some cases, the network fee may be higher than usual due to network demand and whether we batch your withdrawal with other transactions. If the network fee you pay exceeds the final network fee that we incur, we will keep the difference.

6. Staking commission

Revolut may deduct a percentage of between 0% and 50% from the rewards earned on your staked assets for the purpose of covering operational, technical, and legal costs involved.

The amount we deduct depends on the asset being staked.

For some blockchains, a small validator fee of up to 3% of gross staking rewards is deducted on-chain by third-party validators to cover their costs. This is taken before staking rewards reach Revolut.

The annual percentage yield (APY) shown in-app is the net estimated rate you're expected to earn. You won't be charged any additional fees for rewards you receive in-app.

For more information on the current staking commission rates please refer to our [FAQs](#).

7. Spread

When buying or selling some cryptoassets, you might notice the ask rate (the highest price buyers are ready to pay) is usually higher than the bid rate (the lowest price sellers accept). This difference is called spread.

Spread arises from the bid/ask difference available in the market. Market spread is a cost already included in the price quoted to you when you place an order and is not an additional fee added by Revolut Ltd.

8. Stablecoin Trading Fee and USDC/USD and USDT/USD 1:1 conversion

The fees outlined above shall continue to apply to the transactions involving the cryptoassets specified in this clause.

Stablecoin Trading Fee

A stablecoin trading fee may apply if you have a Premium, Metal, or Ultra plan and exceed a certain monthly stablecoin exchange limit, as explained below. The stablecoin exchange limit does not apply on Standard or Plus plans, because the fair usage limit applies instead.

If you are on a Premium, Metal, or Ultra plan, you can exchange any supported fiat currency for any supported stablecoin (and vice versa) without transaction fees, up to a monthly limit based on your base currency. The limit is counted across all supported stablecoins, not individually:

Base currency	Monthly stablecoin exchange limit
GBP	500,000
PLN	2,100,000
HUF	200,000,000
CHF	500,000
SEK	5,500,000
NOK	6,000,000
DKK	3,750,000
BGN	1,000,000
CZK	12,500,000
RON	2,500,000

If you exceed this monthly limit, a stablecoin trading fee of 0.25% will be applied to the amount exchanged above your applicable limit. Your monthly limit resets every month on your billing date.

USDC/USD and USDT/USD 1:1 conversion

We do not charge a spread on exchanges between USD and USDT/USDC and vice versa, unless in the following circumstances:

a) there is a depeg of USDT or USDC from the USD.

Prices and conversion rates shown in-app reflect current market conditions, which constantly change. As a result, the price of one USDC or USDT may not always equal exactly \$1, and the rate shown in the app may differ from USDC's or USDT's intended fixed value of \$1. These market movements can therefore lead to what is known as a "depeg", when a stablecoin's price moves away from its intended \$1 level. A depeg can happen for various reasons, such as market volatility, liquidity shortages, or events affecting the stablecoin's issues. If a depeg occurs, you will see the applicable exchange rate in the app before you confirm any transaction.

b) there is unfair or abusive use.

We may also apply a spread to your conversion if we reasonably believe or determine that your account is abusing our conversion rates (such as, for example, attempting to obtain an unfair advantage through excessive arbitrage).

Section 2 - Revolut X Platform

1. Revolut X Trading fees

Revolut X trading fees are based on a maker-taker fee model, as described in our [Trading Rules](#). Fees will be applied as a percentage of the value of your trade, as set out in the table below.

Maker Fee

You pay a maker fee when you place an order that doesn't get filled right away e.g. a limit order that waits for someone to match it.

Taker Fee

You pay a taker fee when your order fills immediately e.g. when you accept someone else's existing order.

Maker fee	Taker fee
0%	0.09%

2. Deposits

Revolut Ltd does not charge any fees for deposits.

3. Revolut X Withdrawal fees

When you withdraw cryptocurrency externally in your Revolut X, you'll be charged a fee comprised of two parts:

(a) Revolut service fee:

- 1 GBP (or equivalent in local currency) for XRP, XLM, DOT, SOL, AVAX, XTZ, ALGO, and ADA.
- 3 GBP (or equivalent in local currency) for all other cryptocurrencies.

(b) Network fee:

The network fee is paid to the blockchain miners or validators who process the transaction and will always be quoted in the app before the submission of your withdrawal request.

The network fee is variable and depends on the speed of the transaction and the amount of traffic on the blockchain network. To provide an estimate, Revolut calculates the anticipated network cost, adds the service fee, and displays the total cost in the transaction confirmation moment.

In some cases, the network fee may be higher than usual due to network demand. However, you'll never be charged more than what is quoted in the app just before you submit your withdrawal.

Section 3 - Revolut Ramp Service

1. Network Fee

This is a fee paid to the blockchain, and Revolut passes this cost on to you for processing your transaction. The amount varies based on real-time network conditions, such as congestion and the time of day. The network fee's final cost can fluctuate due to blockchain conditions, and if the quoted estimate is higher than the actual incurred fee, Revolut keeps the difference. Similarly, if the quoted estimate is lower than the actual incurred fee, Revolut will incur a loss.

2. Revolut Service Fee

This is an additional fee that Revolut charges for facilitating the crypto purchase process. It is applied as a percentage of the volume traded, and varies according to:

- Amount traded
- Fiat currency used
- Crypto currency purchased
- Which platform you are doing the ramping from

These fees may fluctuate following market changes.

We will always show you a full quote, including both the estimated network fee and the service fee, before you finalise your purchase.