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 (whichever is greater)

- either a minimum fee or
- a flat percentage fee,

both depending on your plan and trade value.
However, for certain types of transactions, neither of these fees applies, as further described below.
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 (if one applies), 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 ≤ x < 2	50% of trade size
2 ≤ x < 5	£0.99
5 ≤ x < 25	£1.49
25 ≤ x < 100	£1.99
100 ≤ x < 150	£2.49
150 ≤ 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%.

Our fees set out above apply to all exchanges between cryptoassets, including exchanges between stablecoins and another cryptoasset (except as set out below).

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

- to exchanges between fiat currency and stablecoins.
- to exchanges involving any Revolut-branded stablecoin (where available), whether against fiat currency or another cryptoasset;
- when spending from a crypto card;
- for our “spare change round up” feature; and
- to RFQ transactions available through the Revolut X Interface.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country.

Request for Quote (RFQ) transactions
The RFQ feature, and your transactions executed using the RFQ feature, are governed by the Cryptocurrency Terms and this Fees Page, not by the Revolut X Terms, Revolut X fees page or trading rules. The RFQ feature is available to you on the Revolut X interface for convenience only. No separate trading fee applies to RFQ transactions: applying our pricing formula (exchange rate + fee = total cost), the fee element is set to zero, so your total cost for an RFQ transaction is the exchange rate.

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 ≤ x < 2	50% of trade size
2 ≤ x < 50	£0.99
50 ≤ x < 150	£1.49
150 ≤ 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%.

Our fees set out above apply to all exchanges between cryptoassets, including exchanges between stablecoins and another cryptoasset (except as set out below).

Please note that we do not apply a percentage-based or minimum fee:

- to exchanges between fiat currency and stablecoins.
- to exchanges involving any Revolut-branded stablecoin (where available), whether against fiat currency or another cryptoasset;
- when spending from a crypto card; and.
- RFQ transactions available through the Revolut X Interface.

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

Request for Quote (RFQ) transactions
The RFQ feature, and your transactions executed using the RFQ feature, are governed by the Cryptocurrency Terms and this Fees Page, not by the Revolut X Terms, Revolut X fees page or trading rules. The RFQ feature is available to you on the Revolut X interface for convenience only. No separate trading fee applies to RFQ transactions: applying our pricing formula (exchange rate + fee = total cost), the fee element is set to zero, so your total cost for an RFQ transaction is the exchange rate.

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 ≤ x < 2	50% of trade size
2 ≤ 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 ≤ x < 10k	0.49%
10k ≤ x < 50k	0.39%
50k ≤ x < 100k	0.29%
100k ≤ x < 250k	0.19%
≥ 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.

Our fees set out above apply to all exchanges between cryptoassets, including exchanges between stablecoins and another cryptoasset (except as set out below).

Please note that we do not apply any fee to:

- Exchanges between fiat currency and stablecoins;
- Exchanges involving any Revolut-branded stablecoin (where available), whether against fiat currency or another cryptoasset;
- Exchanges made using our “spare change round up” feature; and.
- RFQ transactions available through the Revolut X Interface.

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).

Request for Quote (RFQ) transactions
The RFQ feature, and your transactions executed using the RFQ feature, are governed by the Cryptocurrency Terms and this Fees Page, not by the Revolut X Terms, Revolut X fees page or trading rules. The RFQ feature is available to you on the Revolut X interface for convenience only. No separate trading fee applies to RFQ transactions: applying our pricing formula (exchange rate + fee = total cost), the fee element is set to zero, so your total cost for an RFQ transaction is the exchange rate.

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.
Request for Quote (RFQ) transactions
The RFQ feature, and your transactions executed using the RFQ feature, are governed by the Cryptocurrency Terms and this Fees Page, not by the Revolut X Terms, Revolut X fees page or trading rules. The RFQ feature is available to you on the Revolut X interface for convenience only. No fair usage fee applies to RFQ transactions: applying our pricing formula (exchange rate + fee = total cost), the fee element is set to zero, so your total cost for an RFQ transaction is the exchange rate.

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 is composed by two components:

- **Market Spread** - arising 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.
- **Product Added Spread** - product added spread is added by Revolut Ltd compensating for risk of exposures on its order book and allowing Revolut Ltd to provide value added services, such as instant execution, a simplified trading experience and access to a wide range of crypto assets.

This spread is one-sided and based on the mid-market price, which means it's applied to either the buy or sell price, but not both. The mid-market price is the average of the current best available buy and sell prices on the broader market.
For example, if the mid-market price of a crypto asset is GBP 100:

- A 1% one-sided spread means you may pay GBP 101 when buying, or receive GBP 99 when selling.
- The term one-sided means the 1% adjustment is made on just one side of the trade, not added to both buying and selling.

One-sided product added spreads typically vary between 0-3% of the trade amount. The spread is included in the price shown to you before you confirm the order, so you can see the total price with certainty.
The spread described above also applies to exchanges between a stablecoin and another cryptoasset, except that we do not apply a product added spread to exchanges involving any Revolut-branded stablecoin (where available), unless Section 8 provides otherwise.

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 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.

Stablecoin 1:1 conversion

Our standard spread (as described in Section 7 above) applies on exchanges between a third-party stablecoin and the official currency it references and vice versa.

We do not apply a product added spread on exchanges between any Revolut-branded stablecoin (where available) and the official currency it references and vice versa, except in the following circumstances:

a) there is a depeg of any Revolut-branded stablecoin from the official currency it references.

Prices and conversion rates shown in-app reflect current market conditions, which constantly change. As a result, the price of one Revolut-branded stablecoin may not always equal exactly one unit of the official currency it references, and the rate shown in the app may differ from the fixed value. 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. Your fee tier is calculated based on your rolling 30-day trading volume at the moment you place an order. Your rolling 30-day trading volume is the total value of your successfully executed spot market and limit orders during the preceding 30 days.
A market order is completed when it is executed.
A limit order is completed when it is fully filled or closed. If a limit order is partially filled and then closed, only the filled portion counts towards your rolling 30-day trading volume. If a limit order is partially filled and remains open, none of the filled value will count towards your rolling 30-day trading volume until the order is closed or fully filled. Unexecuted, including cancelled orders with no executed portion, do not count.
The order you are placing does not count towards your rolling 30-day trading volume when we determine the fee tier and fee rate for that order. Once the order is completed, its executed value is included in your rolling 30-day trading volume when determining the fee tier for orders placed afterwards, while that execution remains within the preceding 30-day period.
Once you place an order, the maker or taker fee rate applicable to it is fixed. That rate applies to the total value of that order, to the extent it is executed, even if a limit order executes later.
Your rolling 30-day trading volume is updated as soon as an order is completed (executed, fully filled or closed, as applicable) and it is reduced hourly as completed orders fall outside the 30-day period. These update timings may affect the fee tier applicable to future orders.
The table below sets out the maker and taker fees applicable to each fee tier.

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.

30d volume	**Maker fee**	**Taker fee**
$0+	0%	0.09%
$10M+	0%	0.04%
$50M+	0%	0.03%
$100M+	0%	0%

Fees are subject to change in accordance with our Crypto Exchange Terms and Conditions. The applicable fee for your trade will always be displayed before you confirm your order.

Request for Quote (RFQ) transactions and Convert transactions
The maker-taker fees above do not apply to transactions made using the RFQ Feature or the Convert Feature available to you on the Revolut X Interface. The RFQ feature and the Convert feature, and your transactions executed using the RFQ feature or the Convert feature, are governed by the Cryptocurrency Terms and not by this section of this Fees Page, the Revolut X Terms or the Trading Rules.

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.