# Revolut

# **Fee Information Document**



Name of the account provider: Revolut Bank UAB, a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania, through its branch Revolut Bank UAB - Italian Branch, company number 12372510961 and address is at Via Filippo Sassetti 32, Milano (MI) - CAP 20124, Italy, PEC address <a href="mailto:revolut.italy.pec@legalmail.it">revolut.italy.pec@legalmail.it</a>, website <a href="mailto:https://www.revolut.com/it-IT/">https://www.revolut.com/it-IT/</a>.

**Account name: Revolut Current Account** 

This Fee Information Document (FID) includes the Revolut free plans (standard plan and joint account) and Revolut paid plans ("Plus", "Premium", "Metal", and "Ultra"). Revolut paid plans are different packages of services to which different conditions apply. It is always possible to switch from a package to another but the current account may only be linked to a single package only.

If you have a Basic Account, the following FID applies to you: Fee Information Document for Revolut Basic Account

This Fee Information Document (FID) will take effect on 24 December 2024.

- This document informs you about the fees for using the main services linked to the payment account.It will help you compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account that are not listed here. Full
  information is available in the Information Sheet for current account or in the Revolut Personal
  Terms.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General Account Services		
The maintaining account fees below it has to be added to the stamp duty amount equal to €34.20 per year according to the applicable regulation in force. Stamp duty obligation is waived for those consumers who opened a basic account having provided a valid ISEE declaration. When you use your Joint Account, the fees and limits for your individual retail account apply to any services where a specific fee or limit is not stated on this page.		
Opening and maintaining the account	Standard Account: €0	
	Plus Account: If paid monthly, the fee is €3.99 per month, which totals €47.88 per year. If paid yearly, the fee is €40 per year.	
	Premium Account: If paid monthly, the fee is €9.99 per month, which totals €119.88 per year. If paid yearly, the fee is €100 per year.	
	Metal Account: If paid monthly, the fee is €15.99 per month, which totals €191.88 per year. If paid yearly, the fee is €155 per year.	

Sending the account statement	Ultra Account: If paid monthly, the fee is €55.00 per month, which totals €660 per year. If paid yearly, the fee is €540 per year.  Online: €0 By Post: delivery fees.
Payments (excluding cards)	
SEPA credit transfer	€0
Non SEPA credit transfer	Transfers in the local currency of the recipient country:  • Variable fee, depending on currency. Variables are described here. Min €0.3, Max €600.  Transfers in currencies other than the local currency of the recipient country:  • Flat minimum fee, depending on currency described here.
Instant SEPA credit transfer	€0
Permanent transfer order	€0
Receiving payments in EUR	€0
Receiving cross border payments	€0  When receiving non-EUR payments or payments from outside of EEA area, the Payer's bank and intermediary service providers may charge additional fees
Direct Debit	€0

Cards and Cash		
Providing a debit card	€0	
Providing a virtual debit card	€0	
Joint account card	First Joint Account Card for each Joint Account Holder - Free (but a delivery fee applies).  Replacement Joint Account Cards - €6 per replacement (a delivery fee applies).  Delivery Charge for Joint Account Card - We'll show you what fee applies for delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card.	
Providing a single-use virtual debit card	€0	

Providing a credit card	Not available
Cash withdrawal  Standard Account: Up to 5 free ATM withdrawals or the first €200 fee free p month, 2% fee after that, at a €1 minin per withdrawal	
	Plus Account: First €200 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal
	Premium Account: First €400 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal
	Metal Account: First €800 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal
	Ultra Account: First €2,000 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal

Package of services	Fee
Standard Account Includes a package of services consisting of: Maintaining the account Providing one debit card per account Unlimited virtual cards Unlimited SEPA credit transfer Unlimited non SEPA credit transfer to Revolut accounts Receiving payments in EUR unlimitedly	Monthly payments: Free  Total annual cost in case of monthly payments: Free  OR  Yearly payment: Free
Receiving cross border payments unlimitedly Unlimited Direct Debit Free up to 5 ATM or up to €200 cash withdrawals per rolling month Revolut <18: 1 account and 1 prepaid card that can be used by your child  Services beyond these quantities will be charged separately.	
Plus Account	Monthly payments: <b>3.99</b> €
Includes a package of services consisting of:  Maintaining the account Providing debit card Unlimited virtual cards Unlimited SEPA credit transfer Unlimited non SEPA credit transfer to Revolut accounts Receiving payments in EUR unlimitedly	Total annual cost in case of monthly payments: 47.88 €  OR  Yearly payment: 40 €

Receiving cross border payments unlimitedly Unlimited Direct Debit

Free cash withdrawal up to €200 per rolling month

Revolut <18: up to 2 accounts and 2 prepaid cards that can be used by your children (1 account and 1 card per child)

Services beyond these quantities will be charged separately.

#### **Premium Account**

Includes a package of services consisting of:

Maintaining the account Providing debit card Unlimited virtual cards Unlimited SEPA credit transfer

Unlimited non SEPA credit transfer to Revolut

accounts
Receiving payments in EUR unlimitedly

Receiving payments in EUR unlimitedly
Receiving cross border payments unlimitedly
Unlimited Direct Debit

Free cash withdrawal up to €400 per rolling month

Revolut <18 up to 2 accounts and 2 prepaid cards that can be used by your children (1 account and 1 card per child)

Services beyond these quantities will be charged separately.

Monthly payments: 9.99 €

Total annual cost in case of monthly payments: 119.88 €

OR

Yearly payment: 100 €

#### **Metal Account**

Includes a package of services consisting of:

Maintaining the account
Providing debit card
Unlimited virtual cards
Unlimited SEPA credit transfer

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Unlimited non SEPA credit transfer to Revolut accounts

Receiving payments in EUR unlimitedly Receiving cross border payments unlimitedly Unlimited Direct Debit

Free cash withdrawal up to €800 per rolling month

Revolut <18: up 5 to accounts and 5 prepaid cards that can be used by your children (1 account and 1 card per child)

Services beyond these quantities will be charged separately.

Monthly payments: 15.99 €

Total annual cost in case of monthly payments: 191.88 €

OR

Yearly payment: 155 €

#### **Ultra Account**

Includes a package of services consisting of:

Maintaining the account Providing debit card

Monthly payments: 55 €

Total annual cost in case of monthly payments: **660** €

Unlimited virtual cards

Unlimited SEPA credit transfer

Unlimited non SEPA credit transfer to Revolut accounts

Receiving payments in EUR unlimitedly Receiving cross border payments unlimitedly Unlimited Direct Debit

Free cash withdrawal up to €2000 per rolling month

Revolut <18: up 5 to accounts and 5 prepaid cards that can be used by your children (1 account and 1 card per child)

Services beyond these quantities will be charged separately.

#### OR

Yearly payment: 540 €

#### **Joint Account**

When you use your Joint Account, the fees and limits for your individual retail account apply to any services where a specific fee or limit is not stated on this page.

You will pay the same fees on your Joint Account and individual retail account for any payment, transaction, or conversion you make.

Any conversion you make on your Joint Account will also count towards any fair usage or other limits you have on your individual retail account.

Any fee ATM allowances you make on your Joint Account will also count towards the allowance you have on your individual retail account.

These fees and limits are specific to each individual Joint Account holder and are determined by their subscription plan they have chosen.

Although the fees and limits for your individual retail account apply to your Joint Account, any benefits of your retail account do not.

Any benefits you receive on your retail account activity do not apply to your Joint Account activity.

#### **Payment Account with basic features**

Includes a package of services consisting of:

Maintaining the account
Providing one debit card per account
Unlimited virtual cards
At least 6 online instant and standard SEPA
credit transfer in Euro
At least 12 recurring SEPA payments
At least 6 online standard non SEPA credit

transfer to Revolut accounts in Euro Receiving payments in EUR unlimitedly Receiving cross border payments unlimitedly Unlimited Direct Debit

Free debit cash withdrawals

Monthly payments: Free

Total annual cost in case of monthly payments: **Free** 

OR

Yearly payment: Free

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# **Comprehensive Cost Indicator (CCI)**

# **Standard Account**

PROFILE	COUNTER	ONLINE
Young people (no. 164 transactions)	Not applicable	€5.34
Families with low transactions volume (no. 201 transactions)	Not applicable	€39.48
Families with medium transactions volume (no. 228 transactions)	Not applicable	€69.09
Families with high transactions volume (no. 253 transactions)	Not applicable	€49.35
Retired with low transactions volume (no. 124 transactions)	Not applicable	€24.64
Retired with medium transactions volume (no. 189 transactions)	Not applicable	€49.27

The costs shown in the table are indicative and refer to 6 operational profiles, merely indicative - established by the Bank of Italy - of accounts without overdraft. For further information, please see: <a href="https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/disposizioni/trasparenza\_operazioni/disp-rec-dir-2014-92/Allegato5A.pdf">https://www.bancaditalia.it/compiti/vigilanza/normativa/archivio-norme/disposizioni/trasparenza\_operazioni/disp-rec-dir-2014-92/Allegato5A.pdf</a>

# **Plus Account**

PROFILE	COUNTER	ONLINE
Young people (no. 164 transactions)	Not applicable	€41.22

Families with low transactions volume (no. 201 transactions)	Not applicable	€75.36
Families with medium transactions volume (no. 228 transactions)	Not applicable	€104.97
Families with high transactions volume (no. 253 transactions)	Not applicable	€85.23
Retired with low transactions volume (no. 124 transactions)	Not applicable	€60.52
Retired with medium transactions volume (no. 189 transactions)	Not applicable	€85.15

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# **Premium Account**

PROFILE	COUNTER	ONLINE
Young people (no. 164 transactions)	Not applicable	€101.22
Families with low transactions volume (no. 201 transactions)	Not applicable	€135.36
Families with medium transactions volume (no. 228 transactions)	Not applicable	€164.97
Families with high transactions volume (no. 253 transactions)	Not applicable	€145.23
Retired with low transactions volume (no. 124 transactions)	Not applicable	€120.52
Retired with medium transactions volume (no. 189 transactions)	Not applicable	€145.15

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# **Metal Account**

PROFILE	COUNTER	ONLINE
Young people (no. 164 transactions)	Not applicable	€173.22
Families with low transactions volume (no. 201 transactions)	Not applicable	€207.36
Families with medium transactions volume (no. 228 transactions)	Not applicable	€236.97
Families with high transactions volume (no. 253 transactions)	Not applicable	€217.23
Retired with low transactions volume (no. 124 transactions)	Not applicable	€192.52
Retired with medium transactions volume (no. 189 transactions)	Not applicable	€217.15

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# **Ultra Account**

PROFILE	COUNTER	ONLINE
Young people (no. 164 transactions)	Not applicable	€600.00
Families with low transactions volume (no. 201 transactions)	Not applicable	€600.00
Families with medium transactions volume (no. 228 transactions)	Not applicable	€600.00
Families with high transactions volume (no. 253 transactions)	Not applicable	€600.00
Retired with low transactions	Not applicable	€600.00

volume (no. 124 transactions)		
Retired with medium transactions volume (no. 189 transactions)	Not applicable	€600.00

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