

# Merchant Fees

## Merchant Services Transaction Fees

The table below shows the fees we charge when a Merchant uses our payment processing services (the **Merchant Fees**).

Merchant Fees are payable on all transactions, both online and in person.

Our Merchant Fees are made up of two components; the variable fee which depends on the transaction value and the flat fee.

These Merchant Fees apply regardless of the method used to process the payment.

Note that the exchange fee for fiat currencies applies if the Merchant exceeds its Business plan allowance. For further information on plan allowances please see the relevant Business [Fees and Charges Section](#).

Type of Payment		Flat Fee	+ Variable Fee	Example
Online	Card Transaction	A\$0.20	Payment from Australian prepaid, debit and credit card: 1.6% of the transaction value	For example, when an Australian credit card is used for a \$500 online card transaction, a fee of A\$8.20 will be incurred.
			Payment from any	

Type of Payment		Flat Fee	+ Variable Fee	Example
			other card: 2.9% of the transaction value	For example, when a foreign debit or credit card is used for a \$500 online card transaction, a fee of A\$14.70 will be incurred.
	Revolut Pay	A\$0.20	1% of the transaction value	For example, when Revolut Pay is used for a \$500 transaction, a fee of \$5.20 will be incurred.
In-Person	Card Transaction	A\$0.05	Payment from Australian prepaid, debit and credit card: 1.4% of the transaction value	For example, when an Australian credit card is used in-person for a \$500 card transaction, a fee of \$7.05 will be incurred.

Type of Payment		Flat Fee	+ Variable Fee	Example
			Payment from any other card: 2.7% of the transaction value	For example, when a foreign credit card is used in-person for a \$500 card transaction, a fee of \$13.55 will be incurred.
	Revolut Pay	A\$0	0.5% of the transaction value	For example, when Revolut Pay is used for a \$500 transaction in-person, a fee of \$2.50 will be incurred.
	Apple Tap to Pay	A\$0.20	Payments from Australian prepaid, debit and credit card: 1.4% of the transaction value	For example, when an Australian credit card is used via Apple Tap to Pay in-person for a \$500 card transaction, a fee of \$7.20 will be incurred.
Payments from any other card:			Tap to Pay in-person for a \$500 card	

Type of Payment		Flat Fee	+ Variable Fee	Example
			2.7% of the transaction value	transaction, a fee of \$13.70 will be incurred.

If the transaction value is less than the applicable fee, we will cap the fee charged at the value of the transaction.

## Devices

Device type	Fee
Revolut Terminal	A\$330 excluding GST Delivery fee also applies

## Delivery Fee

Delivery type	Fee
Standard Delivery	A\$20 excluding GST

## Chargeback Fees

The chargeback fee will be charged in the currency of the original transaction, as set out below. The chargeback fee excludes GST.

- **AED:** 70
- **AUD:** 30
- **CAD:** 25
- **CHF:** 20

- **CLP:** 20000
- **COP:** 80000
- **CZK:** 470
- **DKK:** 130
- **EUR:** 15
- **GBP:** 15
- **HKD:** 150
- **HUF:** 6000
- **ILS:** 70
- **INR:** 1500
- **ISK:** 2500
- **JPY:** 2000
- **KRW:** 25000
- **MXN:** 450
- **NOK:** 200
- **NZD:** 30
- **PHP:** 1000
- **PLN:** 80
- **QAR:** 70
- **RON:** 85
- **RUB:** 1400
- **RSD:** 2000
- **SAR:** 70
- **SEK:** 200
- **SGD:** 30
- **THB:** 600
- **TRY:** 130
- **USD:** 20
- **ZAR:** 350

## Merchant Rewards Fees

Merchant Rewards is a way for Australian merchants to promote their business within the Shops section of the Revolut app and provide additional rewards to customers for eligible Revolut Pay purchases.

Campaign fee (% of the transaction value)	+ Multiplier fee (% of the transaction value)	= Total fee (% of the transaction value)	Example
3%	2x multiplier: 0%	3.0%	<p>For example, if you select a 3 times multiplier, all of your Customers will receive 3 times the number of RevPoints when they pay you using Revolut Pay.</p> <p>If the transaction is for \$500, a fee of \$17.50 will be incurred for Merchant Rewards only.*</p>
	3x multiplier: 0.5%	3.5%	
	4x multiplier: 1.0%	4.0%	
	5x multiplier: 1.5%	4.5%	
	6x multiplier: 2.0%	5.0%	
	7x multiplier: 2.5%	5.5%	
	8x multiplier: 3.0%	6.0%	
	9x multiplier: 3.5%	6.5%	
	10x multiplier: 4.0%	7.0%	
	11x multiplier: 4.3%	7.3%	
	12x multiplier: 4.6%	7.6%	
	13x multiplier: 4.9%	7.9%	
	14x multiplier: 5.2%	8.2%	

<b>Campaign fee (% of the transaction value)</b>	<b>+ Multiplier fee (% of the transaction value)</b>	<b>= Total fee (% of the transaction value)</b>	<b>Example</b>
	15x multiplier: 5.5%	8.5%	
	16x multiplier: 5.8%	8.8%	
	17x multiplier: 6.1%	9.1%	
	18x multiplier: 6.4%	9.4%	
	19x multiplier: 6.7%	9.7%	
	20x multiplier: 7.0%	10.0%	

\*Merchant Rewards Fees are payable per customer transaction in addition to any other Merchant Fees payable for Revolut Pay transactions.