

# Business Plan Subscription (Grow)

## Subscription

### Subscription Fee

Subscription Type	Fee
Paid monthly	A\$25 per month
Paid annually	A\$250

## Add money

### From a bank

Transfer type	Transfer amount	Fee
AUD Transfers from bank accounts in Australia	Up to 100 inbound and outbound transfers per month (the <b>Grow Transfer Allowance</b> )	A\$0
	Any inbound or outbound transfers over the Grow Transfer Allowance	A\$0.20 per transfer

## Cards

### Card fees

Revolut Card Type	Number of Cards*	Fee
Revolut Non-Metal Card	First Revolut Non-Metal Card per Authorised Team Member	A\$0
	Additional Revolut Non-Metal Card(s)  This includes any replacements for lost or stolen cards.	A\$9.99 per card
Revolut Metal Card	First Revolut Metal Card per Business Account	A\$0**

Revolut Card Type	Number of Cards*	Fee
	Additional Revolut Metal Card(s)  This includes any replacements for lost or stolen cards.	A\$79.99 per card
Virtual Revolut Card	Per virtual card	A\$0

\* The Business is limited to holding three physical Revolut Cards per Authorised Team Member.

\*\* Fees may apply if a Business Account is cancelled within 3 months of opening.

## Spend

### ATM Withdrawals

AMT Withdrawal Type	Withdrawal Amount	Fee
Revolut Card ATM Withdrawal	Any amount*	2% of the ATM withdrawal amount**

\* The maximum amount of ATM withdrawals per day is limited to £3000 (or AUD/local currency equivalent).

\*\* Please note that the ATM provider may still charge a fee to the Business for making an ATM withdrawal.

## Send

### Fiat Currency Transfers

Transfer Type	Number of Transfers	Fee
Transfers to other Revolut users	Any amount	A\$0
AUD transfers to bank accounts in Australia	Up to the Grow Transfer Allowance	A\$0
	Over the Grow Transfer Allowance	A\$0.20 per transfer
Foreign Currency Transfers to bank accounts and AUD Transfers to bank accounts outside of Australia	Up to 10 transfers per month	A\$0*
	Over 10 transfers per month	A\$5 per transfer*

\* Note that intermediary and receiving banks may also impose a charge on the recipient.

## Exchange

When a Business initiates a currency exchange in the Business app, we'll use an exchange rate based on our market data based on official exchange market rates. More information about our currency exchange rate can be found in our [Business Terms](#).

The exchange rates we offer do not include any fees within the rate of exchange. Rather, we apply a separate percentage-based fee as set out below, which is shown separately in the Business app whenever a currency exchange is made.

**Exchange fees**

Currency Type	Exchange Amount	Fee
Fiat Currencies  (excluding THB and UAH)	Up to A\$15,000 per monthly billing cycle (the <b>Grow Exchange Allowance</b> )	A\$0
	Any amount over the Grow Exchange Allowance	0.4% of the value of the exchange
THB and UAH	Any amount	1% of the value of the exchange

**Exchange fees applicable outside exchange market hours**

An additional fee will apply to transactions made outside of exchange market hours. A transaction will be outside of exchange market hours if it is made between Friday 5pm and Sunday 6pm (New York time), which is a U.S. based time zone. For reference only, without taking into account daylight savings, the equivalent time period in Australia is approximately Saturday 7am to Monday 8am (AEST).

The Business will be able to see the relevant exchange rate and the total of any applicable fees prior to transacting.

Currency Type	Exchange Amount	Fee*
Fiat Currencies  (excluding THB and UAH)	Any amount	1% of the value of the exchange
THB and UAH	Any amount	2% of the value of the exchange

\* The highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB outside foreign exchange market hours, we will apply the mark-up that applies to THB (2.0%), not the mark-up for USD (1%).

**Features**

The Business may be charged for the use of certain product features by an Authorised Team Member as set out below.

The Business can disable an Authorised Team Member’s access to certain product features in the Business app at any time. If product features are disabled prior to the commencement of the next monthly cycle the Business won't be charged in that month.

**Feature fees**

Feature Type	Fee
Expenses feature	A\$8 per month per active Authorised Team Member*

\* The Business will be charged for an Authorised Team Member after they submit or approve an expense for the first time.

**Cancellation**

Cancellation Period	Fee
Within 3 months of opening Business Account	<ul style="list-style-type: none"><li>• The Business will have to pay \$79.99 for each Metal Card ordered by the Business at no cost.</li><li>• There are no other fees charged for cancelling the subscription; and</li><li>• Fees already paid by the Business will not be refunded.</li></ul>
After 3 months of the Business Account opening	<ul style="list-style-type: none"><li>• There are no fees charged for cancelling the subscription; and</li><li>• Fees already paid by the Business will not be refunded (this includes any monthly or annual Subscription Fee, meaning there is no pro-rata refund once the Subscription Fee is deducted from the Business Account).</li></ul>