

# Subscription

## Subscription fee

A\$24.99 per month or A\$250 per year

## Add money

### Add money from debit/credit cards issued in Australia

A\$0

If you add money from a card issued from outside of Australia or a corporate card, we may charge a fee of up to 3% of the transaction amount.

### Add money from bank accounts in Australia

A\$0

If you add money from a bank account outside of Australia an intermediary bank may impose a charge.

## Card

### First Revolut Metal Card

A\$0

Your first card can be a Metal Card, a Premium Card, or a Standard Card.

However, you may have to pay Additional Card charges (as set out below) if you cancel your subscription within 14 days of signing up and a Premium card has been sent to you.

### First Revolut <18 Card (for each Revolut <18 Account)

A\$0

Your nominated Revolut <18 user's first card can be a Revolut <18 Card or a Personalised Card.

### Second Revolut Card

A\$0 (unless your first card was Metal - you only get one Metal Card at no cost).

Your second card can also be a Metal Card, a Premium Card, or a Standard Card.

## Second Revolut Revolut <18 Card (for each Revolut <18 Account)

A\$0

Your nominated Revolut <18 user's second card can be a Revolut <18 Card or a Personalised Card.

## Card Personalisation

A\$0

This feature allows your nominated Revolut <18 user to design a card in the Revolut app (Personalised Card).

Personalised Cards are subject to card stock availability. This feature is also subject to the annual card issuance limit as set out in the Additional Cards section below. Personalised Cards ordered beyond the annual card issuance limit will be charged a fee of A\$24.99 per non-metal Personalised Card.

## Special Edition Card

The price per Special Edition Card varies depending on the type of Special Edition Card. Please see the relevant Special Edition Card Promotion Page for more information.

Special Edition Card Promotion Pages can be found [here](#).

This feature is subject to card stock availability.

## Additional Cards

A\$24.99 for any additional non-metal cards you order after your first and second Revolut Card or Revolut <18 Card (including any replacements for lost or stolen cards).

This fee applies whether the additional card is a Premium Card, a Standard Card, a non-metal Personalised Card, or a Revolut <18 Card.

A\$79.99 for any additional metal cards you order after your first Metal Card (including any replacements for lost or stolen cards).

These fees do not apply to Special Edition Cards, which are subject to their own terms (please see above).

Also, you and your nominated Revolut <18 user can each get one additional non-metal card at no cost every year (except Special Edition Cards, which are subject to their own terms as set

out above).

## Delivery Charge for Revolut Cards (including Revolut <18 Cards)

A\$0

### Virtual Revolut Cards

A\$0

## Spend

### ATM Withdrawals

- ATM withdrawals up to A\$1,400 (or currency equivalent) per each monthly billing cycle at no cost (the Metal ATM Withdrawal Allowance).
- ATM withdrawals over the Metal ATM Withdrawal Allowance will incur a fee of 2% of the value of the ATM withdrawal.

You can find your remaining Metal ATM Withdrawal Allowance for the current monthly billing cycle displayed in the Revolut app at any time.

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

### Revolut <18 Card ATM Withdrawals

- ATM withdrawals up to A\$70 (or currency equivalent) per each monthly billing cycle at no cost (the Revolut <18 ATM Withdrawal Allowance).
- ATM withdrawals over the Revolut <18 ATM Withdrawal Allowance will incur a fee of 2% of the value of the ATM withdrawal.

You can find your remaining Revolut <18 ATM Withdrawal Allowance for the current monthly billing cycle displayed in the Revolut app (but not the Revolut <18 app) at any time.

Please note that the ATM provider may still charge you a fee for an ATM withdrawal.

## Send

### Transfers to other Revolut Users

A\$0

### AUD Transfers to Bank Accounts in Australia

A\$0

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

### Foreign Currency Transfers to Bank Accounts and AUD Transfers to Bank Accounts outside of Australia

- A\$0 for the first three foreign currency transfers to any bank account or transfers of AUD to a bank account outside of Australia in each calendar month, and then:
- A fee will apply for any subsequent transfers of this kind. These fees are calculated in real time and depend on what currency you are sending and where you are sending it to.

These fees are disclosed to you in the Revolut app prior to making a transaction and in the [Currency Transfer Fees Section](#).

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

## Exchange

Whenever you make an exchange (including cryptocurrency or bullion exchanges) in the Revolut app, we'll use an exchange rate based on our market data, which is based on official exchange market rates. There is more information about our currency exchange rate in our [Personal Terms](#) and our cryptocurrency exchange rate in our [Crypto Terms](#) and our bullion exchange rate in our [Precious Metal Terms](#).

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

### FEES DURING EXCHANGE MARKET HOURS

#### *THB and UAH*

- 1.0%

#### *Any other currency not listed above*

- No fee (0%)

#### *Cryptocurrencies*

- 1.5%

#### *Precious Metals*

- 0.50%

The highest fees relevant to your conversion will apply. For example, for a conversion between AUD and THB during exchange market hours, we will apply the fee that applies to THB (1%), not the fee for AUD (0%).

### FEES APPLICABLE OUTSIDE EXCHANGE MARKET HOURS

An additional fee may 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 (New York time) 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 (AEST) to Monday 8am (AEST).

You will be able to see the relevant exchange rate and the total of any applicable fees prior to transacting. This is not available for Revolut <18 users.

#### *All currencies*

- 1.0%

## HIGH-FREQUENCY REVOLUT <18 USERS

Additional fees will also apply on top of any existing fees listed above for high-frequency Revolut <18 users.

A high-frequency Revolut <18 user is someone who:

- is a Revolut <18 user; and
- has made over the equivalent of A\$450 of card transactions denominated in a currency other than Australian Dollars per each monthly billing cycle (the Revolut <18 Allowance).

For a high-frequency Revolut <18 user a higher fee of 0.5% shall apply only to any aggregate amount transacted over the Revolut <18 Allowance. You can find your remaining Revolut <18 Allowance for the current monthly billing cycle displayed in the Revolut app at any time.

## Break

The fees for ending or downgrading your Metal subscription are set out in the list below.

### **14 days**

#### *Monthly Subscription*

- We'll give you a full refund of your subscription fee.
- If we sent you a Metal Card, we'll charge you for the cost of the card and delivery.
- The cost of the Metal Card is A\$79.99.
- The delivery charge is A\$33.99 for express delivery.

#### *Annual Subscription*

- We'll give you a full refund of your subscription fee.
- If we sent you a Metal Card, we'll charge you for the cost of the card and delivery.
- The cost of the Metal Card is A\$79.99.
- The delivery charge is A\$33.99 for express delivery.

### **Between 14 days and 10 months**

#### *Monthly Subscription*

- We won't refund amounts already paid and you'll still have to pay the subscription for the month in which you tell us you'd like to end your subscription.
- We'll also charge a break fee of A\$49.98.

#### *Annual Subscription*

- We can't refund any of the full year's subscription you paid, but we won't charge a break fee.

### **More than 10 months**

#### *Monthly Subscription*

- We won't refund any amounts already paid and you'll still have to pay the subscription for the month in which you tell us you'd like to end your subscription, but we won't charge a break fee.

#### *Annual Subscription*

- We can't refund any of the full year's subscription you paid, but we won't charge a break fee.