

For existing customers, these terms are effective from 12 June 2023. For new customers who sign up to Revolut before that date, these terms are effective immediately.

Subscription

Subscription fee

Subscription type	Fee
Paid monthly	A\$24.99 per month
Paid annually	A\$225

Add money

From a card*

Card type	Fee
Prepaid / Debit Cards issued in Australia	A\$0
Credit / Corporate Cards issued in Australia	Up to 1% of the transaction amount
Prepaid / Debit / Credit Cards issued outside of Australia	Up to 2% of the transaction amount
Corporate Cards issued outside of Australia	Up to 2.5% of the transaction amount

*Includes physical cards and card top-ups via Apple Pay and Google Pay.

From a bank

Bank account type	Fee
Bank accounts in Australia	A\$0

Cards

Card fees

Card type	Number of cards	Fee
Revolut Card	First Revolut Card*	A\$0
	Second Revolut Card**	A\$0

Card type	Number of cards	Fee
	Additional Revolut Metal Card(s) This includes any replacements for lost or stolen cards, but not Special Edition Cards.	A\$79.99 per card
	Additional Revolut Non-Metal Card(s)*** This includes any replacements for lost or stolen cards, but not Special Edition Cards.	A\$24.99 per card
	First Revolut <18 Card	A\$0
Revolut <18 Card	Second Revolut <18 Card	A\$0
	Additional Revolut <18 Card(s)*** This includes any replacements for lost or stolen cards, but not Special Edition Cards.	A\$24.99 per card
Virtual Revolut Card	Per card	A\$0
Disposable Virtual Revolut Card	Per card	A\$0
Special Edition Card	Per card	The price per Special Edition Card varies. Please see the Special Edition Card Terms for more information.

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

** Your second Revolut Card can be a Metal Card, Premium Card or a Standard Card, unless your first Revolut Card was a Metal Card. You are only entitled to one Revolut Metal Card at no cost.

*** You and your nominated Revolut <18 user can each order one additional card at no cost every year after your initial 12 month subscription term (excluding Revolut Metal Cards and Special Edition Cards). Revolut Metal Cards are not available to Revolut <18 users.

Card feature fees

Feature type	Applicable card type	Fee
Card Personalisation	Revolut Card	A\$0 Please see the Personalised Card Terms for more information.
	Revolut <18 Card	A\$0 Please see the Personalised Card Terms for more information.

Delivery fee

Delivery type	Fee
Express Delivery	A\$0

Spend

ATM withdrawals

AMT withdrawal type	Withdrawal amount / frequency	Fee
Revolut Card ATM Withdrawal	Up to A\$1,400 per monthly billing cycle (the Metal ATM Withdrawal Allowance)*	A\$0**
	Any amount over the Metal ATM Withdrawal Allowance	2% of the value of the ATM withdrawal** Subject to a minimum charge of A\$1.50
Revolut <18 Card ATM Withdrawal	Up to A\$70 per monthly billing cycle (the Revolut <18 ATM Withdrawal Allowance)	A\$0**
	Any amount over the Revolut <18 ATM Withdrawal Allowance	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.

Send

Transfer type	Fee
Transfers to other Revolut users	A\$0
AUD transfers to bank accounts in Australia	A\$0*
International transfers in the local currency of the recipient country <i>For example, sending a payment in GBP to a UK bank account.</i>	Fees apply.* These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to. These fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Metal) .
Transfers in currencies other than the local currency of the recipient country <i>For example, sending a payment in AUD to a UK bank account.</i>	Fees apply.* These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to. These fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Metal) .

* Please note that intermediary and receiving banks may also impose a charge on the recipient.

Pay All Fees feature

When you send money overseas, intermediary banks may impose a charge on the recipient. This charge will be deducted from the amount you sent, meaning the recipient may receive less than the actual amount you sent. The Pay All Fees feature allows you to pay a flat upfront fee which ensures that the recipient receives the full amount you sent. This fee will be charged instead of the standard currency transfer fee.

You can see our current fees and the routes where this feature is available on the [Currency Transfer Fees Section \(Metal\)](#).

Exchange

When you initiate an exchange in the Revolut app, we'll use a variable exchange rate. More information about the currency exchange rate can be found in our [Personal Terms](#), the

cryptocurrency exchange rate in our [Crypto Terms](#) and the bullion exchange rate in our [Precious Metals 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 Revolut app whenever you make an exchange.

Exchange fees

Exchange type*	User type	Fee**
Fiat Currencies	Metal Customer	A\$0
Revolut <18 Card transactions in a currency other than AUD	Revolut <18 User	A\$0
Cryptocurrencies (feature not available to Revolut <18 Users)	Metal Customer	1.49% of the value of the exchange
Precious Metals (feature not available to Revolut <18 Users)	Metal Customer	A\$1.99 for exchanges up to A\$133.56
		1.49% of the value of the exchange, for exchanges above A\$133.56

* The highest fees relevant to your exchange type will apply. For example, for a conversion between AUD and BTC executed during exchange market hours, we will apply the fee that applies to BTC (1.49%), not the fee for AUD (0%).

** Additional fees will apply to all exchange types if the Revolut <18 Card Exchange Allowance is exceeded, and for fiat currency exchanges made outside exchange market hours, as set out below.

Fair Usage Limits

Revolut <18 Card Exchange Allowance

For Revolut <18 Card transactions made in a currency other than AUD, the allowance is A\$450 per monthly billing cycle (the Revolut <18 Card Exchange Allowance).

For transactions that exceed the Revolut <18 Card Exchange Allowance, a 0.5% fee will apply.

Exchange fees applicable outside exchange market hours

An additional fee will apply to fiat currency exchanges made outside of exchange market hours. An exchange 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).

Exchange type	Exchange amount	Fee
Fiat currencies	Any amount	1% of the value of the exchange

Cancellation and Variation

Cancellation and variation fees

Cancellation period	Subscription paid monthly	Subscription paid Annually
Within 14 days	<ul style="list-style-type: none"> • Full refund of your subscription fee. • If we sent you a Premium Card and or Metal Card, we'll charge you for the cost of the card(s) and express delivery.* 	<ul style="list-style-type: none"> • Full refund of your subscription fee. • If we sent you a Premium Card and or a Metal Card, we'll charge you for the cost of the card(s) and express delivery.*
Between 14 days and 10 months	<ul style="list-style-type: none"> • No refund for amounts already paid. • You must pay the subscription for the month in which you cancel or downgrade your subscription. • You'll be charged an administration fee for early cancellation which is equivalent to two monthly payments of the subscription fee. 	<ul style="list-style-type: none"> • No refund for amounts already paid. • No early cancellation administration fee.
More than 10 months	<ul style="list-style-type: none"> • No refund for amounts already paid. • You must pay the subscription for the month in which you cancel or downgrade your subscription. 	<ul style="list-style-type: none"> • No refund for amounts already paid. • No early cancellation administration fee.

Cancellation period	Subscription paid monthly	Subscription paid Annually
	<ul style="list-style-type: none"><li data-bbox="592 80 943 159">• No early cancellation administration fee.	

* The cost of a Metal Card is A\$79.99, the cost of a Premium Card is A\$24.99, and the cost of express delivery is A\$33.99.