

These terms apply to new Revolut Business customer who agree to custom limits from 15th March 2021. To view our previous terms, click [here](#).

Subscription

Subscription fee

- Custom

Free Allowances

Payments to Revolut accounts

- Unlimited

Team members

- Unlimited

Local transfers

- Custom

International transfers

- Custom

Free FX allowance

- Custom

Plastic card

- 1 per team member

Metal card

- Custom

Payments from UK and EEA consumer cards

- Custom

Payments from other cards

- 0 Ft

Cost if free allowance exceeded

Payments from UK and EEA consumer cards

- 1.3% per transaction

Payments from other cards

- 2.8% per transaction

Other Costs

Plastic card above free allowance

- Standard delivery: £4.99
- Express delivery: varies by country and address

Metal card above free allowance

- Including free express delivery: £49
- Replacement for lost or stolen card: £39.99

ATM fees

- 2% on all withdrawals

If you cancel your Revolut for Business account within 3 months of ordering a free Metal card, you'll need to pay us back for the Metal card. You'll also need to do this if you downgrade your account to one with a smaller (or zero) Metal card allowance.

Topup and limits

Physical cards

- Two per team member

Virtual cards

- 20 per month

Monthly card spend

- Unlimited

Monthly top-up

- Unlimited

ATM withdrawal

- £3000 per day (or the equivalent in other currencies)

Free Trial

In some cases you may be offered a free trial of the product. During a free trial you are granted the free allowances stated above, according to the plan you chose during signup. If you exceed these free allowances we will charge you as per the fees above.

Billing Cycle

You will be billed in advance of the month. Your allowances will reset on the first day of the billing month. If you chose to move plan mid-billing cycle, your subscription will start again and your allowances will be reset according to your new plan immediately.

Exchange

Whenever you make a currency exchange in the Revolut app or Revolut Dashboard, we'll use an exchange rate based on our market rate, which is based on foreign-exchange market rates.

There is more information about our exchange rate in our [Business Terms](#).

For certain conversions we apply an extra percentage-based fee, which may change according to when and how frequently the currencies are traded. These fees are set out in the table below.

We charge a higher fee outside foreign-exchange-market hours because less currency is traded during these times. Foreign-exchange-market hours are all hours except midnight on Friday to midnight on Sunday in London.

FEES DURING FOREIGN EXCHANGE MARKET HOURS

THB and UAH

- 1.0%

USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK

- No fee

Any other currency not listed above

- No fee

FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS

THB and UAH

- 2.0%

USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK

- 0.5%

Any other currency not listed above

- 1.0%

The highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB during foreign exchange market hours, we will apply the mark-up that applies to THB (1%), not the mark-up for USD (0%).

Merchant Chargebacks

If one of your customers disputes a transaction, they can raise a “chargeback” request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, and you’ll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge to the chargeback request. There is more information about disputes and chargebacks in our [Payment Processing Services Agreement](#).

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Merchant account. Please see the details about chargeback fee amounts below:

AUD

- 30

CAD

- 25

CHF

- 20

DKK

- 130

EUR

- 15

GBP

- 15

HKD

- 150

JPY

- 2000

NOK

- 200

NZD

- 30

PLN

- 80

SEK

- 200

USD

- 20

ZAR

- 350