This version of the fees page applies to new customers who join from **8 November 2021**.
This version of the fees page will apply from **10 January 2022** (unless you opt into an updated plan sooner) to customers who joined before 8 November 2021. The previous fees page will still apply to their account **until 10 January 2022** (unless they opt into an updated plan sooner).

Subscription

Subscription fee

- kr 1 200 per month

Free Allowances

Payments to Revolut accounts

- Unlimited

Team members

- Unlimited

Local transfers*

- 1000 (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)

International transfers**

- 50 (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)

Free FX allowance

- kr 600 000

Plastic card

- 1 per team member

Metal card

- 2 per business

Cost if free allowance exceeded

Payments to Revolut accounts

- Free

Local transfers*

- kr 2.5 per additional transfer (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)

International transfers**

- kr 35 per additional transfer (excludes incoming transfers in USD, GBP, EUR and CHF, they are always free)

Foreign exchange fees

- 0.4% fee where you exceed your free FX allowance

* If you joined Revolut before 2021-01-12, from 2021-01-25 you will no longer be able to use your local account details and must instead use your 'LT' IBAN to receive payments. If you joined Revolut after 2021-01-12, you will not be provided with local account details and must always use your 'LT' IBAN to receive payments.

We will treat any payment to your 'LT' IBAN account from a payer with a Norwegian bank account as a "local transfer" for the purposes of your free allowance, and you will only be charged "local transfer" fees where you exceed that allowance.
***What is a Local transfer?**
Inbound:
This means receiving payments in your base currency that are sent from an account in your country or an account within the Single Euro Payments Area (known as "SEPA"). Inbound Local transfers do not include inbound payments performed by card or via alternative payment methods.

Outbound:
This means sending payments in your base currency to an account in your country.
It also includes payments in EUR that are sent to an account inside the SEPA region.

****What is an International transfer?**
Inbound:

This means receiving payments from accounts in other countries or payments that are not in your base currency but are from an account in your country. It means any international payment other than a payment within the Single European Payments Area. Inbound International transfers do not include inbound payments performed by card or via alternative payment methods.

Outbound:
This means sending payments to accounts in other countries or payments in another currency (not your base currency) but to an account in your country.

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.

Top up and limits

Physical cards

- Three per team member

Virtual cards

- 200 per team member

Monthly card spend

- Unlimited

Monthly top-up

- Unlimited

ATM withdrawal

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

Revolut Business product features and apps

You will be charged for “active” team members’ use of the below Revolut Business product features and apps.

A team member is “active” if the team member starts using a product feature or app (please refer below for the more specific definitions for each app).

Account holders will be charged fees for each “active” team member’s use of a product feature or app at the start of the month in line with our billing cycle (see the “Billing Cycle” section below). If you do not want your team members to be “active” users of certain product features or apps, you can toggle off their access in the Revolut Business app at any time and we won’t charge you for their use of the relevant product features or apps the following month as long as you toggle off their access before the start of your next monthly billing cycle.

Expenses app

- kr 60 per active team member

A user becomes active after using the feature for the first time (submitting or approving an expense).

Payroll app

- kr 36 per active team member

A user becomes active once the admin confirms that team member’s first pay run.

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 as you as per the fees above.

Billing Cycle

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

Fees for team members' use of Revolut Business product features and apps will be charged at the start of the month for "active" team members' use of those product features.

Exchange

Whenever you make an exchange using Revolut, we use simple and transparent pricing:

- You get the real exchange rate;
- We add a small, transparent exchange fee (if one applies); and
- You see the total cost, with no hidden mark-ups or surprises.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.

The only time you will pay more than this is if you exceed your free FX allowance for your plan. Please see the "Free Allowances" section of your plan's fees page to understand what level of exchange you can make per month without exceeding your free FX allowance. If you do exceed your free FX allowance, you will be charged a 0.4% fee.

In all cases, the rate, and any fee (if one applies), will be shown to you in the app, along with the total cost, before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the overall price or not - we think you will like it.

Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

We use the real exchange rate for money currency exchanges. The "real" rate can mean different things to different people (and can be given different names, like the "interbank" rate). But the truth is money currencies are exchanged by many different players on many different markets and there's no one rate to rule them all. Here at Revolut, the real exchange rate means the buy and sell rates we have determined based on the foreign exchange market data feeds we consume from a range of different independent sources. This is a variable exchange rate (which means it is constantly changing). We think you'll really like it.

We charge a single fee for money currency conversions. This is a variable fee, which means it changes depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is, and how it is made up, in the app. It covers the following things:

- **Exchanging an uncommon currency**. This covers the costs and risks to us of dealing in less common or restricted currencies.
- **Exchanging when the market is closed**. This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).
- **Keeping the lights on at Revolut HQ, and other things that keep our business going**. This helps us provide our services to you and invest in making our product better for you.

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%).

Costs per transaction for inbound payments

Each payment received as a result of the card transaction or performed via alternative payment method will have a fee made of two parts, one variable and one fixed. The variable part is a percent from the payment amount ("Variable Fee") and depends on the type of the card from which the payment is received. The value of the fixed part ("Flat Fee") depends on the main currency of your Business account and will be charged in the payment settlement currency. Payments made through Apple Pay or Google Pay are charged according to the card associated with the payments, following the same logic as online payments by card.

Below you have a breakdown of the Variable Fees and Flat Fee, per currency.

Online Card transactions

Payments from EEA consumer cards
Variable Fee

- 1% of the transaction value

Payments from other cards
Variable Fee

- 2.8% of the transaction value

Flat Fee per transaction
UK (GBP): £0.20
Eurozone (EUR): € 0.20
Denmark (DKK): Kr 1.70
Poland (PLN): zł 1.0
Sweden (SEK): Kr. 2.40
Czech Republic (CZK): Kč 6.00
Hungary (HUF): Ft 80.00
Bulgaria (BGN): Лв 0.40
Romania (RON): lei 1.20
Croatia (HRK): Kn 1.70
Norway (NOK): Kr 2.40

Alternative Payment Methods

Revolut Pay
Variable Fee

- 1% of the transaction value

Flat Fee per transaction
UK (GBP): £0.20
Eurozone (EUR): € 0.20
Denmark (DKK): Kr 1.70
Poland (PLN): zł 1.0
Sweden (SEK): Kr. 2.40
Czech Republic (CZK): Kč 6.00
Hungary (HUF): Ft 80.00
Bulgaria (BGN): Лв 0.40
Romania (RON): lei 1.20
Croatia (HRK): Kn 1.70
Norway (NOK): Kr 2.40

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 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

***Additional note about Cryptocurrency fees**
This page shows the fees for the services provided to you by us, Revolut Payments UAB. The Cryptocurrency products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).