

This page consists of two Parts:

**Part I:** Revolut Bank UAB Personal Fees (Premium).

**Part II:** Revolut Bank UAB branch in France Personal Fees.

If you are a customer of Revolut Bank UAB branch in France, **please scroll down to see the terms relevant for you.**

## Part I

### Revolut Bank UAB Personal Fees (Premium)

This version of our terms will apply from 16 June 2023, except where indicated otherwise. If you would like to see the terms that apply until 16 June 2023, please click [here](#).

## Subscription

### Subscription fee

- €7.99 a month or €82 a year.

## Add money

### Add money

- Free.

However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

## Card

### First Premium Revolut Card

- Free. Your first card can be a Premium or Standard one (but remember, you may have to pay a card delivery fee if you cancel your subscription within 14 days of signing up and a Premium card has been sent).

### Second Revolut Premium card

- Also free. Your second card can be a Premium or Standard one. If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee.

## Additional Revolut Cards

- Your first two cards are free as a Premium customer (as set out above). You also get one free replacement every subsequent year. After this, we charge €10 per additional card.

## Custom Card (design your own card in the Revolut App)

- This feature is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. Express delivery of a Custom Card is free. If you need to replace a Custom Card, the same fees will apply.

## Special Edition Card

- Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again.

## Revolut Pro Card

- If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan.

## Express delivery for Revolut cards

- Free express delivery (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card),

## Virtual Revolut Cards

- Free.

## Spend

### ATM Withdrawals

- Free withdrawals up to €400, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.

## Send

This page sets out the payments you can send for free on a Premium plan, and the fees you will pay for any other payments. If a fee applies, we'll let you know in the Revolut app before you make the payment.

## Instant Transfers to other Revolut Users

- Free. This means any Instant Transfer to any Revolut user, globally.

## Local payments

- Free. This means payments in your base currency that are sent to an account in your country.

## Payments within the Single European Payments Area

- Free. This means payments in euros that are sent to an account outside your country but inside the *Single Euro Payments Area* (known as "SEPA"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu.

## Card transfers

A fee applies for card transfers.

- This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). You can also see our live fees [here](#).

## All other international payments

- You can see our live fees for international payments [here](#).
- You will receive a 20% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 20% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to you in the app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
- This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

## Pay All Fees feature

- When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our "Pay All Fees" feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee.
- The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the app before you agree to the transfer. You can see

our current fees and the routes where this feature is available on our pricing page [here](#).

- A discount on this fee (if any) will be applied according to your price plan in the same way as for other international payment fees.

## 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 the exchange fair usage limit for your plan. If you do, you will be charged an exchange fair usage fee on any exchange above the limit. All of our plans allow you to make at least €1,000 of exchange per month without an exchange fair usage fee. However, after that, an exchange fair usage fee of 1% applies for the Standard plan and 0,5 % for the Plus plan. You can avoid this completely by upgrading to a Premium, Metal or Ultra plan (if you haven't already), which don't have any exchange fair usage limits.

In all cases, the rate, and any fee (if one applies), will be shown to you separately 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 (if one applies) = 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.

The fee we charge (if one applies) is 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).

You can also use the currency converter tools on our website to understand what exchange rate fee applies when doing the following things:

- **making a transfer** (in a supported currency),
- **making a card payment** (involving a currency exchange in a supported or unsupported currency), or
- **making a currency exchange** (in a supported currency) in the app.

The applicable exchange rate fee will include any applicable fees for exchanging an uncommon currency or conversions when the market is closed.

## Revolut Pro Account

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the [Revolut Pro Account terms](#) (which we call the “Pro Terms”) and the [Payment Processing Services Agreement](#) (which we call the “Payment Processing Terms”) for more information about the services these fees relate to.

### Revolut Pro Payment Processing Fees

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.

The following fees will apply (we call these the “Revolut Pro Payment Processing Fees”):

- 2.5% for online payments,
- and 1.5% for offline payments using the Card Reader.

### 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, but 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 Revolut Pro 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

To view this in the regulator's standardised format please click [here](#).

A [glossary](#) of the terms used in this document is available free of charge.

### **Cryptocurrency & Precious Metals fees**

This page shows the fees for the services provided to you by us, Revolut Bank UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees [here](#) (scroll down to the bottom of the page).

## **Part II**

### Revolut Bank UAB branch in France Personal Fees (Ultra)

This version of our terms will apply from 16 June 2023. If you would like to see the terms that apply until 16 June 2023, please click [here](#).

### **Standard extract of fees**

National list of the most representative services linked to a payment account. The fees below are excluding bundled services (package) and excluding promotions or specific fees applied to

part of our customers.

**Subscription to remote banking services (internet, telephone, SMS, etc.):**

- Free.
- Excluding the cost of the Internet service provider

**Subscription to products offering SMS alerts on the account situation:**

- Free

**Managing the account:**

- Free

**Provision of a debit card (systematic authorization payment card):**

- Free.
- Delivery fees apply

**Cash withdrawal (in the event of a withdrawal in euros in the euro zone from an ATM of another bank with an international payment card):**

- Free: up to 5 withdrawals or 200 € per month (whichever occurs first) with a Standard account, fees apply thereafter.
- This fee is 2% of the withdrawal, subject to a minimum fee of 1€ per withdrawal.

**Transfer (in the case of an occasional SEPA transfer:**

- Free

**Direct debit (costs per payment of a SEPA direct debit):**

- Free

**Direct debit (costs for setting up a direct debit mandate SEPA):**

- Free

**Intervention commission:**

- Free

Opening, operating and monitoring your account

**Opening an account:**

- Free

**Closing an account:**

- Free

**Monthly electronic account statement:**

- Free

**Managing the account:**

- Free

**Annual fees statement:**

- Free

**Provision of an IBAN:**

- Free

## Remote banking

**Subscription to remote banking services: internet, telephone, mobile phone, SMS, etc.:**

- Free
- Excluding the cost of the Internet service provider

**Costs for using remote banking services: internet, telephone, mobile phone, SMS, etc.:**

- Free

**Subscription to products offering sms alerts on the account situation:**

- Free

## Your means of payment and transactions

***Card*****Provision of a debit card (debit card systematic authorization payment):**

- Free
- Delivery fees apply

**Provision of ephemeral virtual payment cards:**

- Free

**Cash withdrawal (in the event of a withdrawal in euros in the euro zone from an ATM of another bank with an international payment card):**

- Free
- Limits apply depending on the bundled service offer to which you have subscribed

**Payment by card in euros:**

- Free

**Payment by card in a currency other than the euro:**

- Free
- A foreign exchange commission fee may apply

***Transfers*****Issuance of a SEPA transfer (in the case of an occasional SEPA transfer):**

- Free



## Issuance of a SEPA transfer (in the case of a permanent SEPA transfer):

- Free

## Issuance of a non-SEPA transfer (international transfer outside the SEPA zone)

### Pay All Fees feature:

- When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our "Pay All Fees" feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee.
- The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the app before you agree to the transfer. You can see our current fees and the routes where this feature is available on our pricing page [here](#).

- *Standard and Plus Accounts*

Fees will be calculated in real time and will be presented to you in the app before you make the payment.

You can also see our live fees [here](#). The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.

- *Premium Account:*

Fees will be calculated in real time and will be presented to you in the app before you make the payment.

You can see our live fees for international payments [here](#). You will receive a 20% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 20% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to you in the app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to, but our maximum fees are capped.

- *Metal Account:*

Fees will be calculated in real time and will be presented to you in the app before you make the payment.

You can see our live fees for international payments [here](#).

You will receive a 40% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 40% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to you in the app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.

- *Ultra Account:*

Fees will be calculated in real time and will be presented to you in the app before you make the payment.

You can see our live fees for international payments [here](#).

You will receive a 100% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 100% discount on the fee will be

calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to you in the app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.

### **Card transfers:**

- A fee applies for card transfers.
- This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). You can also see our live fees [here](#).

### **Direct debits**

#### **Direct debit (fee per payment of a SEPA direct debit):**

- Free

#### **Direct debit (fee to implement a SEPA direct debit mandate):**

- Free

### **Change**

#### **Foreign exchange commission:**

- Fees may apply.
- If a fee applies, it will be shown to you separately in the app, along with the total cost, before you make an exchange.
- Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee (if one applies) = total cost.
- The fee we charge (if one applies) is 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:
  1. Exchanging an uncommon currency. This covers the costs and risks to us of dealing in less common or restricted currencies.
  2. 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).
- Standard, Plus, Premium, Metal and Ultra Accounts allow you to make at least €1,000 of exchange per month without an exchange fair usage fee. After that, an additional exchange fair usage fee of 1% applies for Standard, and 0,5% for the Plus Accounts.

### **Bundled service offers**

#### **Standard Account**

**Contribution to the bundled service offer:**

- Free

**Provision of a debit card (international payment card with systematic authorization and immediate debit),**

**Unlimited SEPA transfers,**

**Unlimited SEPA direct debits,**

**Cash withdrawals up to 5 withdrawals or 200 € per rolling month (whichever occurs first), then charges apply,**

**Revolut <18: 1 account and 1 prepaid card usable by your child**

**Unlimited ephemeral virtual payment cards:**

- Free
- Cash withdrawals exceeding the limits opposite are subject to a fee corresponding to 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.

***Plus Account***

**Contribution to the bundled service offer:**

- Monthly payments: **2.99 €**
- Total annual cost in case of monthly payments: **35.88 €**

OR

- Annual payment: **29.99 €**

**Provision of a debit card (international payment card with systematic authorization with immediate debit),**

**Unlimited SEPA transfers,**

**SEPA direct debits,**

**Cash withdrawals up to 200 € per rolling month, fees then apply,**

**Revolut <18: up to 2 accounts and prepaid cards usable by your children (one account and one card usable per child),**

**Unlimited ephemeral virtual payment cards:**

- Free
- Cash withdrawals exceeding the limits opposite are subject to fees corresponding to 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.

***Premium Account***

**Contribution to the bundled service offer:**

- Monthly payments: **7.99 €**
- Total annual cost in case of monthly payments: **95.88 €**

OR

- Annual payment: **82 €**

**Provision of a debit card (international payment card with systematic authorization with immediate debit),**

**Unlimited SEPA transfers,**

**SEPA direct debits,**

**International transfers,**

**Cash withdrawals up to 400 € per rolling month, fees apply thereafter,**

**Revolut <18: up to 2 accounts and prepaid cards usable by your children (one account and one card usable per child),**

**Unlimited ephemeral virtual payment cards:**

- Free
- Cash withdrawals exceeding the limits opposite are subject to fees corresponding to 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.
- International transfers are subject to a fee (see *Issuance of non SEPA transfer* above).

### ***Metal account***

**Contribution to the bundled service offer:**

- Monthly payments: **13.99 €**
- Cost annual total in the event of monthly payments: **167.88 €**

OR

- Annual payment: **135 €**

**Supply of a debit card (international payment card with systematic authorization with immediate debit),**

**Unlimited SEPA transfers,**

**SEPA direct debits,**

**International transfers,**

**Cash withdrawals up to 800 € per rolling month, fees apply thereafter,**

**Revolut <18: up to 5 accounts and prepaid cards usable by your children (one account and one card usable per child),**

**Unlimited ephemeral virtual payment cards:**

- Free
- Cash withdrawals exceeding the limits opposite are subject to fees corresponding to 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal
- International transfers are subject to a fee (see *Issuance of non SEPA transfer* above).

### ***Ultra account***

**Contribution to the bundled service offer:**

- Monthly payments: **55 €**
- Cost annual total in the event of monthly payments: **660 €**

OR

- Annual payment: **540 €**

**Supply of a debit card (international payment card with systematic authorization with immediate debit),**

**Unlimited SEPA transfers,**

**SEPA direct debits,**

**International transfers,**

**Cash withdrawals up to 2,000 € per rolling month, fees apply thereafter,**

**Revolut <18: up to 5 accounts and prepaid cards usable by your children (one account and one card usable per child),**

**Unlimited ephemeral virtual payment cards:**

- Free
- Cash withdrawals exceeding the limits opposite are subject to fees corresponding to 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal
- International transfers are subject to a fee (see *Issuance of non SEPA transfer* above).

### ***Basic banking services***

**If you are eligible for basic banking services within the framework of the exercise of the basic account features you benefit from all the services of our Standard account under the financial conditions of this document:**

- Free

### ***Offer for customers in a situation of financial fragility***

**If you are in a situation of financial vulnerability, you benefit from all the services of our Standard account under the financial conditions of this document:**

- Free

## **Irregularities and incidents**

### ***Intervention commission***

**Intervention commission:**

- Free

### ***Specific operations***

**Costs for administrative seizure to third party holder:**

- Free

**Costs for seizure:**

- Free

**Costs of opposition (blocking) of the card by the bank:**

- Free

### ***Payments***

**Costs of information letter in case of unauthorized negative balance:**

- Free

**Fees for non-execution of a one-time transfer for lack of funds:**

- Free

**Fees for non-execution of a permanent transfer for lack of funds:**

- Free

**Fees for occasional incomplete transfer:**

- Free

**Charges for rejection of direct debit for lack of provision:**

- Free

*Section "Revolut Po Account" applies from 20 June 2022:*

## Revolut Pro Account

### Revolut Pro Card

- If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan.

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the [Revolut Pro Account terms](#) (which we call the "Pro Terms") and the [Payment Processing Services Agreement](#) (which we call the "Payment Processing Terms") for more information about the services these fees relate to.

### Revolut Pro Payment Processing Fees

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.

The following fees will apply (we call these the "Revolut Pro Payment Processing Fees"):

- 2.5% for online payments,
- and 1.5% for offline payments using the Card Reader.

### 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, but 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 Revolut Pro 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

## **Resolve a dispute**

If you want to talk to someone about a problem you're concerned about, please contact us through the Revolut app. We can usually fix issues quickly through the app. If you wish to submit a complaint to us, you can use our [online form](#) or you can email us at [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com).

If your complaint relates to a payment service provided by our French branch, our final response to your complaint, or a letter explaining why the final response has not been finalized, will be provided to you within 15 working days of the filing of your complaint, and in exceptional circumstances, within 35 working days (and we will let you know if this is the case).

If your complaint relates to a service provided by our French branch which is not a payment service, our final response will be provided to you within two months from the date of receipt of the complaint. In the event of special circumstances, if the deadlines to which we have committed cannot be kept, we will keep you informed of the progress of the processing of your complaint.

If the answer that was brought to you by our complaints team did not lead to a solution that suits you or if you did not receive any answer within 35 days, you can contact, free of charge, the Ombudsman of the "Association Française des Sociétés Financières" ("ASF").

The Ombudsman can be contacted by any client who is a natural person and does not act for his professional needs. He will respond to you independently and fairly in accordance with the mediation charter available on his website.

The Ombudsman can be contacted online via the dedicated site or by post to the address below:

Monsieur le Médiateur de l'ASF  
75854 PARIS CEDEX 17

To find out more about the mediator, go to the [dedicated site](#).

To view this in the regulator's standardised format please click [here](#).

A [glossary](#) of the terms used in this document is available free of charge.

### **Cryptocurrency & Precious Metals fees**

This page shows the fees for the services provided to you by us, Revolut Bank UAB branch in France. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees [here](#) (scroll down to the bottom of the page).