This version of our terms will apply from 7 June 2023, except where indicated otherwise. If you would like to see the terms that apply until 7 June 2023, please click here.

Subscription

Subscription fee

- 76,99 kr a month or 790 kr a year.

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 120 kr 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.

Section "Revolut Pro Card" applies from 20 June 2022:

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 4 000 kr, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 10 kr 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)

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 10,000 kr 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 Premium or Metal 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.

Section "Revolut Pro Account" applies from 20 June 2022:

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).