

# Subscription

## Subscription fee

- Free.

# 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 Revolut Card

- Free (but a delivery fee applies).

## Replacement Revolut Cards

- €6 per replacement (but a delivery fee applies).

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

- £5 (but a delivery fee applies). If you need to replace a Custom Card, the same fee applies.

## Special Edition Card

- Price per card varies depending on the edition (a delivery fee applies). 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.

## Delivery Charge for Revolut Cards

- We'll show you what fee applies for standard or express delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card.

## Virtual Revolut Cards

- Free.

# Spend

## ATM Withdrawals

- Free withdrawals up to 5 ATM Withdrawals or 1.700 HRK per rolling month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 10 HRK per withdrawal.

# Send

Everyone on Revolut can send money in one way or another for free.

Depending on your plan, you may only be able to make set types of payments, or a set number of them, for free. This page sets out the payments you can send for free on a Standard 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 or Swedish krona that are sent to an account outside your country but inside the *Single Euro Payments Area* (known as "SEPA"). For Romanian customers, this also includes the same payments when made in Romanian leu

## All other international payments

- A fee applies for international payments on our Standard and Plus plans. You can upgrade your plan to access free payments.
- This fee will be calculated in real time and shown 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.
- This means any international payment (other than a payment within the *Single Euro Payments Area*, as set out above)

## Exchange

Whenever you make a currency exchange in the Revolut app, we'll use an exchange rate based on our market data, which is based on foreign-exchange market rates. There is more information about our exchange rate in our [Personal 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 below.

All Standard users can make a set amount of exchanges at this rate every month. The set amount depends on what your base currency is and is set out on our Fees Page. Standard users who exchange more than this amount start paying a fair usage fee (but Premium and Metal customers do not).

Everyone on Revolut whose base currency is HRK can 7.500 HRK of exchanges at this rate each month. Standard customers who exchange more than this will begin paying a fair usage fee of 0.5% on any additional amount. A Standard customer is anyone who is not a Premium or Metal customer. Premium and Metal customers do not pay this fee.

We charge a fee of 1% for currency exchanges on weekends and bank holidays (in London) because exchange markets are generally closed and less currency is traded during these times. You can avoid these fees by making your exchange on weekdays. We may charge this fee if these or other exchange markets are closed at other times too.

We also charge a fee of 1% for exchanges in money currencies that are traded less and so are not always easily available. These currencies are set out below.

## **WEEKDAY EXCHANGE FEES**

If you are a Standard customer and make an exchange on a weekday, these are the fees that will apply to your exchange.

Remember, if you exchange more than 7.500 HRK during the month, a fair usage fee of 0.5% will begin to apply in addition to the fees below. You can avoid this fair usage fee by signing up to a Metal or Premium plan and receiving unlimited exchange.

### **Standard money currencies:**

- USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN, CZK (or any other currency not listed as a "less traded money currency" below: no fee.

### **Less traded money currencies:**

- THB and UAH: 1.0%

## **WEEKEND EXCHANGE FEES**

If you are a Standard customer and make an exchange on a weekend, these are the fees that will apply to your exchange. You can avoid some of these fees by making an exchange on a weekday.

Remember, if you exchange more than 7.500 HRK during the month, a fair usage fee of 0.5% will begin to apply in addition to the fees below. You can avoid this fair usage fee by signing up to a Metal or Premium plan and receiving unlimited exchange.

### **Standard money currencies:**

- USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN, CZK (or any other currency not listed as a "less traded money currency" below: 1.0%.

### **Less traded money currencies:**

- THB and UAH: 2.0%

The highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB on a week day, we will apply the mark-up that applies to THB (1%), not the mark-

up for USD (0%).

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.

## Other

This page shows the fees for the services provided to you by us, Revolut Payments UAB, as set out in the [Personal Terms and Conditions](#) you and we have agreed to.

However, if you may have agreed to terms and conditions with other Revolut companies as well.

The fees for those services are not shown on this page because they are not charged by us. For example:

- Crypto services are not provided by us. They are provided by Revolut Ltd. You can find Revolut Ltd's terms and conditions [here](#), and its fees for its crypto services [here](#).
- Precious Metals services are not provided by us. They are provided by Revolut Ltd. You can find Revolut Ltd's terms and conditions [here](#), and its fees for its Precious Metals services [here](#).