

These Personal terms including the updated fees pages apply from 14 August 2021. The previous Personal terms and previous [Standard fees page](#) will apply until 14 August 2021.

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

- 55 kr 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 2 000 kr per rolling month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 10 kr 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 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.

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 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 0.5% applies for Standard and Plus plans. You can avoid this completely by upgrading to a 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).

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 Payments 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).