

# Standard Subscription Fees

**Last updated: February 18, 2025**

For a comprehensive list of fees, please see the [Revolut Prepaid Visa® and Prepaid Mastercard® Cardholder Agreement](#) (the “Cardholder Agreement”). In case of any conflict with the Cardholder Agreement, the Cardholder Agreement shall govern.

## Standard Subscription

No fee

## Add Money

Reload Method	Fee
Add money via bank transfer (not including inbound US domestic wire payments)	No load fee
Add money via Domestic Personal Debit Card	We will charge a fee of up to 1% of the transaction amount charged for loading your Card Account via domestic personal debit card. This fee will be deducted from the transaction amount. Exact fee will be displayed in app.
Add money via Domestic Personal Credit Card	We will charge a fee of up to 3% of the transaction amount charged for loading your Card Account via credit card. Additional fees from your credit card issuer may apply. This fee will be deducted from the transaction amount. Exact fee will be displayed in the mobile application
Add money with a debit card issued outside of the USA	We may charge a fee of up to 3% of the transaction amount based on fees that are charged to us in order to complete the requested transactions.

**Note: the same fees that apply for adding money to your Revolut account via debit card or credit card apply to money added to your account via Payment Link if a debit**

**card or credit card is used to fund your account via Payment Link. Please see the [Personal Terms](#) for more information about Payment Links.**

Your personal Revolut branded Card(s) are not eligible to add money via card loads or Payment Links you create.

## Cards

Card Type	Fee
First Revolut Card	Up to \$4.99
Replacement Revolut Cards	You may request additional physical Standard Revolut Cards under the Standard Plan for a fee of \$4.99 per card.
Delivery Charges for Revolut Cards	<ul style="list-style-type: none"><li>• Standard Delivery: \$0.00-\$5.00</li><li>• Expedited Priority Delivery: \$16.99</li><li>• Global Express Delivery: \$19.99</li></ul> The delivery charge may be more depending on where you are sending the card.
Virtual Revolut Cards	First virtual card: no issuance fee

## ATM Withdrawals

ATM Type	Fee
ATM Withdrawals (In-Network ATMs)	No fee
ATM Withdrawals (Out-of-Network ATMs)	Standard Plans will incur a fee of up to 2% of the value of withdrawal for all Out-of-Network ATM withdrawals. When you use an ATM outside of the Allpoint® network, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**Note:** ATM withdrawals that trigger a currency exchange within the Revolut application may have associated fees. Please refer to the [Cardholder Agreement](#) for additional details.

## Send Money

Type of Transfer	Fee
Transfers to other Revolut Users	No transfer fee
Payments to Bank Accounts outside the Revolut App	Charges may apply. Please refer to the <a href="#">Cardholder Agreement</a> for additional details.
Outbound or Inbound U.S. Domestic Wire	\$10.00 fee for each U.S. Domestic Wire transfer to or from each account.

## Exchange

**Currency Exchange:** Whenever you make a currency exchange in the Revolut app, we'll use an exchange rate based on our market rate, which is based on foreign-exchange market rates. There is more information about our exchange rate in our [Personal Terms](#) and [Cardholder Agreement](#).

## Foreign Exchange

All Standard Plan customers can make a set amount of exchanges at the below rate every month. Standard Plan customers who exchange more than this amount start paying a fair usage fee.

Everyone on Revolut whose base currency is USD can make up to \$1,000 of exchanges at this rate each month. Standard plan customers who exchange more than this will begin paying a fair usage fee of 0.5% on any additional amount. This \$1,000 is calculated across all types of exchanges, of all currencies, each monthly billing cycle (or, for Standard plan customers, each monthly anniversary of your sign up date). This means it is calculated as the total of all your exchanges in traditional currencies during the cycle.

We charge a higher fee outside foreign-exchange-market hours because less currency is traded during these times, as set out below. **Foreign-exchange-market hours are all hours except 5:00pm on Friday to 6:00pm on Sunday Eastern Time.**

Currency Exchange Fees	
<b>FEES DURING FOREIGN EXCHANGE MARKET HOURS</b>	All currencies: No fee

Currency Exchange Fees	
<b>FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS</b>	All currencies: 1.0%

See Schedule A of the [Cardholder Agreement](#) for complete details.

## International Money Transfers and Non-USD Domestic Transfers

International Transfers are defined as a transaction in a currency other than U.S. dollars, whether within the U.S. or globally.

If you transfer funds to an external bank account in a country outside of the U.S., this is considered an **“International Transfer”**.

If you transfer funds domestically in a currency other than USD, this is considered a **“Non-USD Domestic Transfer”**.

You may have a choice in how you pay for your International Transfer or Non-USD Domestic Transfer and these options may vary based on when and where your transfer originates, the transfer destination, method of transfer, and currency. Your available transfer options will be displayed in the mobile application prior to confirming the International Transfer transaction.

The following limits and fees apply to International Transfers and Non-USD Domestic Transfers with your Revolut Standard plan:

### 1. Pay Standard Revolut Fees

For international and non-USD transfers through Revolut and its partners, you will be charged the greater of (i) a fee from Revolut of up to 5% on the transaction amount, or (ii) a fixed fee of up to \$10.00 for smaller transactions.

Please note that the beneficiary bank could also charge a fee to receive your transfer. When your money is in transit, it might be processed by an intermediary bank who might also deduct a handling fee. Therefore, the amount received might be less than the amount you sent.

Intermediary bank fees may be applied even in the event of an unsuccessful transfer.

### 2. Pay All Transfer Fees feature (International Transfers and Non-USD Domestic Transfers Only)

The Pay All Transfer Fees Feature allows you to pay a flat upfront fee which is charged instead of the International Transfer or Non-USD Domestic Transfer fee that would otherwise apply. Refer to the [Cardholder Agreement](#) for complete details.

See Schedule A of the [Cardholder Agreement](#) for complete details about the fees that apply to your Plan.