

Personal Fees (Standard)

Subscription

Subscription fee - Free.

Add money

- **Stored card** - 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 corporate card, we may charge a fee to cover our costs. You can find these fees in the Appendix 1 (*Adding money from a stored card*) below, and they will be shown in the app before you add money.
- **Bank transfer** - free.
- **Paysafe cash top-up** - 2.5% per transaction. Limits apply. Please see the limits in the Appendix 2 (*Limits for Paysafe cash top-ups*) below.

Card

- **First Revolut Card** - Free (but a delivery fee applies as indicated below).
- **Replacement Revolut Cards** - 25 zł per replacement (but a delivery fee applies as indicated below).
- **Custom Card** (design your own card in the Revolut App)
 1. This feature is subject to card stock availability. We'll tell you what fee applies before you order your card in the Revolut App. You will need to pay a fee to ship a Custom Card as indicated below.
 2. 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 as indicated below). 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, and a delivery fee.
- **Revolut Pro Card** - the first card is free, replacement card is 25 zł per card (delivery fees also apply as indicated below). Your Pro card does not count towards the card limit on your Personal plan.

- **Delivery Charge for Revolut Cards** - you can see fees for standard or express delivery in Appendix 3 (*Card Delivery Fees*) below. The delivery charge may vary depending on where you are sending the card. We'll also show you what fee applies for delivery before you order your card in the Revolut app.
- **Virtual Revolut Cards** - Free.

Spend

- **ATM Withdrawals** - Free withdrawals up to 5 ATM Withdrawals or 800 zł per rolling month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **ATM withdrawal using BLIK** - 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **Cash withdrawals with a credit card** - Any cash withdrawal with a credit card is charged at 5.99% of the value of the Cash Withdrawal. Your other plan withdrawal fees apply as well.

Send

- **Instant Transfers to other Revolut Users** - Free. This means any Instant Transfer to any Revolut user, globally.
- **Instant Transfers to other Revolut Users from a Credit Card account** - A fee of 5.99% of the value of any Instant Transfer is charged.
- **Local payments** - Free. This means payments in your base currency that are sent to an account in your country.
- **Local payments from a Credit Card account** - A fee of 5.99% of the value of a Local payment is charged.
- **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.
- **Payments within the Single European Payments Area from a Credit Card account** - A fee of 5.99% of the value of a Payments within the Single European Payments Area is charged.

- **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 in the Appendix 4 (*Card Transfer Fees*) below.
- **All other international payments**
 1. A fee applies for international payments.
 2. 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 in the Appendix 5 (*International Payment Fees*) below. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
 3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).
- **All other international payments from a Credit Card account**
 1. A fee of 5.99% of the value of all other international payments from a Credit Card account is charged.
 2. Additionally, a fee applies for international 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 in the Appendix 6 (*International Payment Fees (from a Credit Card account)*) below. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
 3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).
- **Pay All Fees feature**
 1. 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.
 2. 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 in the Appendix 7 (*"Pay All Fees" for international payments*) below.

Exchange

Whenever you make an exchange using Revolut within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies as indicated below); and
- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.

If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard:** Exchange limit of 5,000 zł per month. Fair usage fee of 1% applies to any additional exchange.
- **Plus:** Exchange limit of 15,000 zł per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra:** No exchange limit. No fair usage fee.

The rate, any fee, and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies as explained below), and where possible show you the total cost.

We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate (which means it is constantly changing). This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.

Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.

The fee we charge (if one applies) is an exchange fee. You can see what this fee is in the app. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between

5pm New York time on Friday and 6pm New York time on Sunday), a 1% fee applies. This fee is applied regardless of your plan.

Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or Ultra customer).

Please see our [FAQs](#) for more information about the money currency exchange, Revolut exchange rate, and exchange fee.

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. Our fees for online payments include a percentage fee and a fixed fee. 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"):

Payment Type	Fee
Online payments	
Visa/MasterCard payments using UK consumer cards	1% + EUR 0.20
Visa/MasterCard/American Express payments using any other cards	2.8% + EUR 0.20
American Express payments using UK consumer cards	1.7% + EUR 0.20
RevPay (Account to account)	1% + EUR 0.20
In person card payments	
Visa/MasterCard payments using UK consumer cards	1.5%

Payment Type	Fee
Visa/MasterCard payments using any other cards	1.5%
American Express payments using UK consumer cards	1.7%
American Express payments using any other cards payments	1.7%
Tap to Pay	1.7%

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:

Currency	Amount
AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150

Currency	Amount
HUF	6000
ILS	70
JPY	2000
MXN	450
NOK	200
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SAR	70
SEK	200
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

A glossary of the terms used in this document is available in the Appendix 8 (*Glossary*) below.

Personal Fees (Plus)

Subscription

Subscription fee - 19,99 zł a month or 200,00 zł a year.

Add money

- **Stored card** - 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 corporate card then we may charge a fee to cover our costs. You can find these fees in the Appendix 1 (*Adding money from a stored card*) below and they will be shown in the app before you add money from this card.
- **Bank transfer** - free.
- **Paysafe cash top-up** - 2.5 % per transaction. Limits apply. Please see the limits in the Appendix 2 (*Limits for Paysafe cash top-ups*) below.

Card:

- **First Revolut Plus Card** - Free. Your first card can be a Plus or Standard one (but remember, you may have to pay a card delivery fee as indicated below if you cancel your subscription within 14 days of signing up and a Plus card has been sent).
- **Second Revolut Plus card** - Also free. Your second card can be a Plus or Standard one.
- **Additional Revolut Cards** - Your first two cards are free as a Plus customer (as set out above). You also get one free replacement every subsequent year. Other than this, we charge 50 zł or currency equivalent per 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. Standard delivery of a Custom Card is free but you will need to pay a fee to ship a Custom Card by express delivery (as indicated below). We will also tell you the fee in the App. 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 - you can see it in Appendix 3 (*Card Delivery Fees*) below and 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** - the first card is free, replacement card is 50 zł per card (delivery fees also apply as indicated below). Your Pro card does not count towards the card limit on your Personal plan.
- **Delivery Charge for Revolut Cards** - standard delivery is free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card). You can see the fees for express delivery in Appendix 3 (*Card Delivery Fees*)

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

- **Virtual Revolut Cards** - Free.

Spend

- **ATM Withdrawals** - Free withdrawals up to 800 zł per rolling month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **ATM withdrawal using BLIK** - 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **Cash withdrawals with a credit card** - Any cash withdrawal with a credit card is charged at 5,99% of the value of Cash Withdrawal. Your other plan withdrawal fees apply as well.

Send

- **Instant Transfers to other Revolut Users** - Free. This means any Instant Transfer to any Revolut user, globally.
- **Instant Transfers to other Revolut Users from a Credit Card account** - A fee of 5,99% of value of any Instant Transfer is charged.
- **Local payments** - Free. This means payments in your base currency that are sent to an account in your country.
- **Local payments from a Credit Card account** - A fee of 5,99% of value of a Local payment is charged.
- **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.
- **Payments within the Single European Payments Area from a Credit Card account** - A fee of 5,99% of value of a Payments within the Single European Payments Area is charged.
- **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 in the Appendix 4 (*Card Transfer Fees*) below.

- **All other international payments**

1. A fee applies for international payments.
2. 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 in the Appendix 5 (*International Payment Fees*) below. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **All other international payments from a Credit Card account**

1. A fee of 5,99% of the value of all other international payments from a Credit Card account is charged.
2. Additionally, a fee applies for international 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 in the Appendix 6 (*International Payment Fees (from a Credit Card account)*) below. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **Pay All Fees feature**

1. 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.
2. 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 in the Appendix 7 (*"Pay All Fees" for international payments*) below.

Exchange

Whenever you make an exchange using Revolut within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and
- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard:** Exchange limit of 5,000 zł per month. Fair usage fee of 1% applies to any additional exchange.
- **Plus:** Exchange limit of 15,000 zł per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra:** No exchange limit. No fair usage fee.

The rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies as explained below), and where possible show you the total cost.

We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate (which means it is constantly changing). This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.

Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.

The fee we charge (if one applies) is an exchange fee. You can see what this fee is in the app. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between 5pm New York time on Friday and 6pm New York time on Sunday), a 1% fee applies. This fee is applied regardless of your plan.

Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or

Ultra customer).

Please see our [FAQs](#) for more information about the money currency exchange, Revolut exchange rate and exchange fee.

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. Our fees for online payments include a percentage fee and a fixed fee. 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”):

Payment Type	Fee
Online Payments	
Visa/MasterCard payments using UK consumer cards	1% + EUR 0.20
Visa/MasterCard/American Express payments using any other cards	2.8% + EUR 0.20
American Express payments using UK consumer cards	1.7% + EUR 0.20
RevPay (Account to account)	1% + EUR 0.20
In person card payments	
Visa/MasterCard payments using UK consumer cards	1.5%
Visa/MasterCard payments using any other cards	1.5%
American Express payments using UK consumer cards	1.7%

Payment Type	Fee
American Express payments using any other cards payments	1.7%
Tap to Pay	1.7%

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:

Currency	Amount
AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HUF	6000
ILS	70
JPY	2000

Currency	Amount
MXN	450
NOK	200
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SAR	70
SEK	200
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

A glossary of the terms used in this document is available in the Appendix 8 (*Glossary*) below.

Personal Fees (Premium)

Subscription

Subscription fee - 33,99 zł a month or 340 zł a year.

Add money

- **Stored card** - 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 corporate card then we may charge a fee to cover our costs. You can find these fees in the Appendix 1 (*Adding money from a stored card*) below and they will be shown in the app before you add money from this card.

- **Bank transfer** - free.
- **Paysafe cash top-up** - 2.5 % per transaction. Limits apply. Please see the limits in the Appendix 2 (*Limits for Paysafe cash top-ups*) below.

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 indicated below 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 which is indicated below.
- **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 50 zł 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 - you can see it in Appendix 3 (*Card Delivery Fees*) below and 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** - the first card is free, replacement card is 50 zł per card (delivery fees also apply as indicated below). Your Pro card does not count towards the card limit on your Personal plan.
- **Delivery for Revolut cards** - Free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card). You can see the fees for delivery in Appendix 3 (*Card Delivery Fees*) below.
- **Virtual Revolut Cards** - Free.

Spend

- **ATM Withdrawals** - Free withdrawals up to 1600 zł, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **ATM withdrawal using BLIK** - 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **Cash withdrawals with a credit card** - Any cash withdrawal with a credit card is charged at 5,99% of the value of Cash Withdrawal. Your other plan withdrawal fees apply as well.

Send

- **Instant Transfers to other Revolut Users** - Free. This means any Instant Transfer to any Revolut user, globally.
- **Instant Transfers to other Revolut Users from a Credit Card account** - A fee of 5,99% of value of any Instant Transfer is charged.
- **Local payments** - Free. This means payments in your base currency that are sent to an account in your country.
- **Local payments from a Credit Card account** - A fee of 5,99% of value of a Local payment is charged.
- **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.
- **Payments within the Single European Payments Area from a Credit Card account** - A fee of 5,99% of value of a Payments within the Single European Payments Area is charged.
- **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 in the Appendix 4 (*Card Transfer Fees*) below.
- **All other international payments**
 1. You can see our live fees for international payments in the Appendix 5 (*International Payment Fees*) below.

2. 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.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **All other international payments from a Credit Card account**

1. A fee of 5,99% of the value of all other international payments from a Credit Card account is charged.
2. Additionally, a fee applies for international 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 in the Appendix 6 (*International Payment Fees (from a Credit Card account)*) below. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **Pay All Fees feature**

1. 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.
2. 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 in the Appendix 7 (*"Pay All Fees" for international payments*) below.
3. 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 within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and

- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard:** Exchange limit of 5,000 zł per month. Fair usage fee of 1% applies to any additional exchange.
- **Plus:** Exchange limit of 15,000 zł per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra:** No exchange limit. No fair usage fee.

The rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies as explained below), and where possible show you the total cost.

We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate (which means it is constantly changing). This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.

Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.

The fee we charge (if one applies) is an exchange fee. You can see what this fee is in the app. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between 5pm New York time on Friday and 6pm New York time on Sunday), a 1% fee applies. This fee is applied regardless of your plan.

Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or Ultra customer).

Please see our [FAQs](#) for more information about the money currency exchange, Revolut exchange rate and exchange fee.

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. Our fees for online payments include a percentage fee and a fixed fee. 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”):

Payment Type	Fee
Online Payments	
Visa/MasterCard payments using UK consumer cards	1% + EUR 0.20
Visa/MasterCard/American Express payments using any other cards	2.8% + EUR 0.20
American Express payments using UK consumer cards	1.7% + EUR 0.20
RevPay (Account to account)	1% + EUR 0.20
In person card payments	
Visa/MasterCard payments using UK consumer cards	1.5%
Visa/MasterCard payments using any other cards	1.5%
American Express payments using UK consumer cards	1.7%
American Express payments using any other cards payments	1.7%

Payment Type	Fee
Tap to Pay	1.7%

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:

Currency	Amount
AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HUF	6000
ILS	70
JPY	2000
MXN	450
NOK	200

Currency	Amount
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SAR	70
SEK	200
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

A glossary of the terms used in this document is available in the Appendix 8 (*Glossary*) below.

Personal Fees (Metal)

Subscription

Subscription fee - 55,99 zł a month or 560 zł a year.

Add money

- **Stored card** - 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 corporate card then we may charge a fee to cover our costs. You can find these fees in the Appendix 1 (*Adding money from a stored card*) below and they will be shown in the app before you add money from this card.
- **Bank transfer** - free.

- **Paysafe cash top-up** - 2.5 % per transaction. Limits apply. Please see the limits in the Appendix 2 (*Limits for Paysafe cash top-ups*) below.

Card

- **First Revolut Metal card** - Free. Your first card can be a Metal Premium or Standard one (but remember, you may have to pay a card delivery fee indicated below and 200 zł for the Metal card itself if you cancel your subscription within 14 days of signing up and a Metal card has been sent).
- **Second Revolut Metal card** - Also free. Your second card can be a Metal, Premium or Standard one (unless your first card was Metal - you only get one free Metal card). If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee indicated below.
- **Additional Revolut Cards** - Your first two cards are free as a Metal customer (as set out above). After this, we charge 200 zł per additional Metal card (or 50 zł per additional non Metal 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 fee applies.
- **Special Edition Card** - Price per card varies depending on the edition (and a delivery fee applies - you can see it in Appendix 3 (*Card Delivery Fees*) below and 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** - The first card is free, replacement card is 200 zł per card (delivery fees also apply as indicated below). Your Pro card does not count towards the card limit on your Personal plan.
- **Delivery for Revolut cards** - Free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card). You can see the fees for delivery in Appendix 3 (*Card Delivery Fees*) below.
- **Virtual Revolut Cards** - Free.

Spend

- **ATM Withdrawals** - Free withdrawals up to 3000 zł, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.

- **ATM withdrawal using BLIK** - 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **Cash withdrawals with a credit card** - Any cash withdrawal with a credit card is charged at 5,99% of the value of Cash Withdrawal. Your other plan withdrawal fees apply as well.
- **Plan Cashback** - The maximum Plan Cashback you can receive in one monthly billing cycle is 55,99 zł.

Send

- **Instant Transfers to other Revolut Users** - Free. This means any Instant Transfer to any Revolut user, globally.
- **Instant Transfers to other Revolut Users from a Credit Card account** - A fee of 5,99% of value of any Instant Transfer is charged.
- **Local payments** - Free. This means payments in your base currency that are sent to an account in your country.
- **Local payments from a Credit Card account** - A fee of 5,99% of value of a Local payment is charged.
- **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.
- **Payments within the Single European Payments Area from a Credit Card account** - A fee of 5,99% of value of a Payments within the Single European Payments Area is charged.
- **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 in the Appendix 4 (*Card Transfer Fees*) below.
- **All other international payments**
 1. You can see our live fees for international payments in the Appendix 5 (*International Payment Fees*) below.

2. 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.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **All other international payments from a Credit Card account**

1. A fee of 5,99% of the value of all other international payments from a Credit Card account is charged.
2. Additionally, a fee applies for international 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 in the Appendix 6 (*International Payment Fees (from a Credit Card account)*) below. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **Pay All Fees feature**

1. 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.
2. 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 in the Appendix 7 (*"Pay All Fees" for international payments*) below.
3. 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 within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and

- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard:** Exchange limit of 5,000 zł per month. Fair usage fee of 1% applies to any additional exchange.
- **Plus:** Exchange limit of 15,000 zł per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra:** No exchange limit. No fair usage fee.

The rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies as explained below), and where possible show you the total cost.

We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate (which means it is constantly changing). This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.

Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.

The fee we charge (if one applies) is an exchange fee. You can see what this fee is in the app. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between 5pm New York time on Friday and 6pm New York time on Sunday), a 1% fee applies. This fee is applied regardless of your plan.

Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or Ultra customer).

Please see our [FAQs](#) for more information about the money currency exchange, Revolut exchange rate and exchange fee.

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. Our fees for online payments include a percentage fee and a fixed fee. 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”):

Payment Type	Fee
Online Payments	
Visa/MasterCard payments using UK consumer cards	1% + EUR 0.20
Visa/MasterCard/American Express payments using any other cards	2.8% + EUR 0.20
American Express payments using UK consumer cards	1.7% + EUR 0.20
RevPay (Account to account)	1% + EUR 0.20
In person card payments	
Visa/MasterCard payments using UK consumer cards	1.5%
Visa/MasterCard payments using any other cards	1.5%
American Express payments using UK consumer cards	1.7%
American Express payments using any other cards payments	1.7%

Payment Type	Fee
Tap to Pay	1.7%

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:

Currency	Amount
AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HUF	6000
ILS	70
JPY	2000
MXN	450
NOK	200

Currency	Amount
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SAR	70
SEK	200
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

A glossary of the terms used in this document is available in the Appendix 8 (*Glossary*) below.

Personal Fees (Ultra)

Subscription

Subscription fee - 260 zł a month or 2,520 zł a year

Add money

- **Stored card** - 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 corporate card then we may charge a fee to cover our costs. You can find these fees in the Appendix 1 (*Adding money from a stored card*) below and they will be shown in the app before you add money from this card.
- **Bank transfer** - free.

- **Paysafe cash top-up** - 2.5 % per transaction. Limits apply. Please see the limits in the Appendix 2 (*Limits for Paysafe cash top-ups*) below.

Card

- **First Revolut card** - Free. Your first free card can be an Ultra, Premium or Standard one (but remember, you may have to pay a card delivery fee indicated below and 255 zł for the Ultra card itself if you cancel your subscription within 6 months of signing up and a Ultra card has been sent as set out in the Paid Plan Terms). You may also order a Metal card but you will have to pay 200 zł if you wish to do so.
- **Second Revolut card** - Also free. Your second card can be an Ultra, Premium or Standard one (unless your first card was an Ultra as you only have one Ultra card at any one time). If you cancel your subscription within 6 months of signing up, you may have to pay a card delivery fee as indicated below and 255 zł for the Ultra card itself. You may also order a Metal card if you do not already have one, but you will have to pay 200 zł if you wish to do so.
- **Additional Revolut Cards** - Your first two cards are free as an Ultra customer (as set out above), except for Metal cards which are only available for a fee. After this, we will charge 255 zł per additional Ultra card (or 200 zł for a Metal card and 50 zł for any other additional card).
- **Custom Card (design your own card in the Revolut App)** - This feature does not apply to Ultra cards, and 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 fee applies.
- **Special Edition Card** - Price per card varies depending on the edition (and a delivery fee applies - you can see it in Appendix 3 (*Card Delivery Fees*) below and 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** - the first one is free, replacement card is 255 zł per card (delivery fees also apply as indicated below). Your Pro card does not count towards the card limit on your Personal plan.
- **Delivery for Revolut cards** - Free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card). You can see fees for delivery in Appendix 3 (*Card Delivery Fees*) below.
- **Virtual Revolut Cards** - Free.

Spend

- **ATM Withdrawals** - Free withdrawals up to 7,500 zł, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **ATM withdrawal using BLIK** - 2% of the withdrawal, subject to a minimum fee of 5 zł per withdrawal.
- **Cash withdrawals with a credit card** - Any cash withdrawal with a credit card is charged at 5,99% of the value of Cash Withdrawal. Your other plan withdrawal fees apply as well.
- **Plan Cashback** - The maximum Plan Cashback you can receive in one monthly billing cycle is equivalent to your monthly plan fee.

Send

- **Instant Transfers to other Revolut Users** - Free. This means any Instant Transfer to any Revolut user, globally.
- **Instant Transfers to other Revolut Users from a Credit Card account** - A fee of 5,99% of value of any Instant Transfer is charged.
- **Local payments** - Free. This means payments in your base currency that are sent to an account in your country.
- **Local payments from a Credit Card account** - A fee of 5,99% of value of a Local payment is charged.
- **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.
- **Payments within the Single European Payments Area from a Credit Card account** - A fee of 5,99% of value of a Payments within the Single European Payments Area is charged.
- **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 in the Appendix 4 (*Card Transfer Fees*) below.

- **All other international payments**

1. You can see our live fees for international payments in the Appendix 5 (*International Payment Fees*) below.
2. 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.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **All other international payments from a Credit Card account**

1. A fee of 5,99% of the value of all other international payments from a Credit Card account is charged.
2. Additionally, a fee applies for international 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 in the Appendix 6 (*International Payment Fees (from a Credit Card account)*) below. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
3. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

- **Pay All Fees feature**

1. 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.
2. 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 in the Appendix 7 (*"Pay All Fees" for international payments*) below.
3. 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 within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and
- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard:** Exchange limit of 5,000 zł per month. Fair usage fee of 1% applies to any additional exchange.
- **Plus:** Exchange limit of 15,000 zł per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra:** No exchange limit. No fair usage fee.

The rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies as explained below), and where possible show you the total cost.

We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate (which means it is constantly changing). This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.

Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.

The fee we charge (if one applies) is an exchange fee. You can see what this fee is in the app. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between 5pm New York time on Friday and 6pm New York time on Sunday), a 1% fee applies. This fee is applied regardless of your plan.

Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or Ultra customer).

Please see our [FAQs](#) for more information about the money currency exchange, Revolut exchange rate and exchange fee.

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. Our fees for online payments include a percentage fee and a fixed fee. 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"):

Payment Type	Fee
Online Payments	
Visa/MasterCard payments using UK consumer cards	1% + EUR 0.20
Visa/MasterCard/American Express payments using any other cards	2.8% + EUR 0.20
American Express payments using UK consumer cards	1.7% + EUR 0.20
RevPay (Account to account)	1% + EUR 0.20
In person card payments	
Visa/MasterCard payments using UK consumer cards	1.5%
Visa/MasterCard payments using any other cards	1.5%

Payment Type	Fee
American Express payments using UK consumer cards	1.7%
American Express payments using any other cards payments	1.7%
Tap to Pay	1.7%

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:

Currency	Amount
AED	70
AUD	30
BGN	35
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HUF	6000
ILS	70

Currency	Amount
JPY	2000
MXN	450
NOK	200
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SAR	70
SEK	200
SGD	30
THB	600
TRY	130
USD	20
ZAR	350

A glossary of the terms used in this document is available in the Appendix 8 (*Glossary*) below.

Appendix

1.Adding money from a stored card

First ever card top-up is free. Then the following charges apply:

Card issued in	Debit card	Credit card	Corporate card
EEA countries	No fee	No fee	1.3354%

Card issued in	Debit card	Credit card	Corporate card
Switzerland	1.15%*	1.5%*	Debit card: 1.15%* Credit card: 1.5%*
International**	2.1607%	2.4956%	3.0064%

* Applicable only to Standard plan. Free for Plus, Premium, Metal or Ultra.

** Excludes EEA countries and Switzerland.

2. Limits for Paysafe cash top-ups

These limits apply from 25th September 2023

The following limits apply to customers making Paysafe cash top-ups:

	Minimum amount required per one top-up	Maximum amount per one top-up	Limit per calendar day	Limit per calendar month	Limit per calendar year
Belgium (EUR)	10	999.99	999.99 EUR or 3 top-ups	5,000 EUR or 15 top-ups	20,000 EUR
Bulgaria (BGN)	10	1,500	2,000 BGN or 3 top-ups	9500 BGN or 15 top-ups	40,000 BGN
Croatia (EUR (HRK))	10 (75.345)	999.99 (7534.42)	999.99 EUR (7534.42 HRK) or 3 top-ups	5000 EUR (37,672.5 HRK) or 15 top-ups	20,000 EUR (150,690 HRK)
Cyprus (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR

	Minimum amount required per one top-up	Maximum amount per one top-up	Limit per calendar day	Limit per calendar month	Limit per calendar year
Czech Republic (CZK)	100	24,000	24000 CZK or 3 top-ups	120,000 CZK or 15 top-ups	500,000 CZK
France (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Greece (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Hungary (HUF)	1000	307,000	375,000 HUF or 3 top-ups	1,300,000 HUF or 15 top-ups	7,500,000 HUF
Ireland (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Italy (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Latvia (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Lithuania (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR

	Minimum amount required per one top-up	Maximum amount per one top-up	Limit per calendar day	Limit per calendar month	Limit per calendar year
Luxembourg (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Malta (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Netherlands (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Poland (PLN)	10	4000	4,000 PLN or 3 top-ups	18,000 PLN or 15 top-ups	90,000 PLN
Portugal (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Romania (RON)	10	4500	5,000 RON or 3 top-ups	20,000 RON or 15 top-ups	95,000 RON
Slovakia (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR
Sweden (SEK)	100	10000	10,000 SEK	40,000 SEK or 15	220,000 SEK

	Minimum amount required per one top-up	Maximum amount per one top-up	Limit per calendar day	Limit per calendar month	Limit per calendar year
			or 3 top-ups	top-ups	
Slovenia (EUR)	10	999.99	999.99 EUR or 3 top-ups	5000 EUR or 15 top-ups	20,000 EUR

3. Card Delivery Fees

Applicable for personal cards and Revolut Pro cards

Delivery Type	Standard Plan	Plus Plan	Premium, Metal or Ultra plan
Standard delivery	Local delivery: PLN 25.99 International delivery: PLN 34.99	Free	Premium, Metal or Ultra card: Free Special edition card: Local delivery: PLN 25.99 International delivery: PLN 34.99 If you cancel your subscription within 14 days of signing up and a Premium, Metal or Ultra card has been sent: Local delivery: PLN 25.99

Delivery Type	Standard Plan	Plus Plan	Premium, Metal or Ultra plan
			International delivery: PLN 34.99
Express delivery (optional)	PLN 85.99	PLN 85.99	Premium, Metal or Ultra card: Free Special edition card: PLN 85.99 If you cancel your subscription within 14 days of signing up and a Premium, Metal or Ultra card has been sent: PLN 85.99

4. Card Transfer Fees

We'll charge you the following fees for transfers made from your Revolut account to a supported non-Revolut card.

All fees are priced in EUR€, but you'll be charged in the currency of your transfer.

We'll always show you the amount you're sending to the recipient, and the fees that we'll charge you in the app before you agree to the payment.

We'll charge you 0.70% of each transfer made to recipients in countries in Group A or a minimum of EUR €0.20 (whichever is higher).

We'll charge you 1% of each transfer made to recipients in countries in Group B or a minimum fee of EUR €1 (whichever is higher).

For transfers to recipients everywhere else, we'll charge you 2.30% of the transfer or a minimum fee of EUR €0.42 (whichever is higher).

We've set out some examples below to show you how the Card Transfer Fee works in practice. Please remember, other fees (such as a foreign exchange fee) may also be applicable to your transfers.

Amount you're sending	€10	€100	€200	€500	€2,500
Fee for sending to a card in countries in Group A (charged in the currency of the transfer)	€0.20	€0.70	€1.40	€3.5	€17.5
Fee for sending to a card in countries in Group B (charged in the currency of the transfer)	€1	€1	€2	€5	€25
Anywhere else (also charged in the currency of the transfer)	€0.42	€2.30	€4.60	€11.50	€57.50

The following countries are in Group A: All countries that are members of SEPA, plus Greenland, Israel and Turkey.

The following countries are in Group B: Albania; Armenia; Azerbaijan; Bosnia & Herzegovina; Georgia; Kazakhstan; Kosovo; Kyrgyzstan; Moldova; Montenegro; The Republic of North Macedonia; Serbia; Tajikistan; Turkmenistan; Ukraine; Uzbekistan.

5. International Payment Fees

I. International transfers in the local currency of the recipient country

For international payments in the local currency of the recipient country, you will be charged a variable fee from the transfer value, subject to the minimum and maximum fees listed below. The variable fee depends on the base currency of your account and recipient currency. Senders making an international payment from a non-listed base currency will be charged an equivalent fee in their currency.

Recipient currency:

AED:

- Variable Fee: 0.15%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

ARS:

- Variable Fee: 0.75%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 11 | RON 12 | SEK 25
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,800 | RON 2,900 | SEK 7,000

AUD:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

BDT:

- Variable Fee: 0.20%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 14 | PLN 6 | RON 6 | SEK 14
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,700 | RON 2,900 | SEK 7,000

BGN:

- Variable Fee: 0.15%

- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

BOB:

- Variable Fee: 1.50%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

BRL:

- Variable Fee: 0.50%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

BWP:

- Variable Fee: 1,00%
- Minimum Fee: BGN 3,50 | CHF 2 | CZK 45 | DKK 14 | EUR 2 | GBP 1,50 | HRK 15.07 | NOK 25 | PLN 9 | RON 9 | SEK 20
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

CAD:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

CHF:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7

- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

CLP:

- Variable Fee: 0.75%
- Minimum Fee: BGN 3.5 | CHF 2 | CZK 45 | DKK 13 | EUR 1.5 | GBP 1.5 | HRK 11.3 | NOK 20 | PLN 9 | RON 9 | SEK 25
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

CNY:

- Variable Fee: 0.75%
- Minimum Fee: BGN 3.25 | CHF 1.75 | CZK 40 | DKK 12.5 | EUR 1.75 | GBP 1.5 | HRK 12.75 | NOK 18.5 | PLN 8 | RON 8.25 | SEK 18.5
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.00 | NOK 7,000 | PLN 2,800 | RON 2,900 | SEK 7,000

COP:

- Variable Fee: 0.75%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

CRC:

- Variable Fee: 0.75%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

CZK:

- Variable Fee: 0.20%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

DKK:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

EGP:

- Variable Fee: 0.40%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

GBP:

- Variable Fee: 0.20%
- Minimum Fee: BGN 0.75 | CHF 0.5 | CZK 9 | DKK 3 | EUR 0.3 | GBP 0.3 | HRK 2.26 | NOK 4 | PLN 2 | RON 2 | SEK 4
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

GHS:

- Variable Fee: 0.50%
- Minimum Fee: BGN 3.25 | CHF 1.75 | CZK 40 | DKK 12.5 | EUR 1.75 | GBP 1.5 | HRK 12.75 | NOK 18.5 | PLN 8 | RON 8.25 | SEK 18.5
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.00 | NOK 7,000 | PLN 2,800 | RON 2,900 | SEK 7,000

GTQ:

- Variable Fee: 1.50%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

GNF:

- Variable Fee: 1.00%
- Minimum Fee: BGN 5.00 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 30 | PLN 12 | RON 12 | SEK 30

- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

HKD:

- Variable Fee: 0.15%
- Minimum Fee: BGN 2 | CHF 1 | CZK 25 | DKK 7 | EUR 0.75 | GBP 0.75 | HRK 5.65 | NOK 10 | PLN 4.5 | RON 4.5 | SEK 11
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

HUF:

- Variable Fee: 0.20%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

IDR:

- Variable Fee: 0.20%
- Minimum Fee: BGN 2 | CHF 1 | CZK 25 | DKK 7 | EUR 0.75 | GBP 0.75 | HRK 5.65 | NOK 10 | PLN 4.5 | RON 4.5 | SEK 11
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

ILS:

- Variable Fee: 0.15%
- Minimum Fee: BGN 3.5 | CHF 2 | CZK 45 | DKK 13 | EUR 1.5 | GBP 1.5 | HRK 11.3 | NOK 20 | PLN 9 | RON 9 | SEK 25
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

INR:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

JPY:

- Variable Fee: 0.15%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

JOD:

- Variable Fee: 1,50%
- Minimum Fee: BGN 5,00 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 30 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

KES:

- Variable Fee: 0.75%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 14 | PLN 6 | RON 6 | SEK 14
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,700 | RON 2,900 | SEK 7,000

KRW:

- Variable Fee: 0.25%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 14 | PLN 6 | RON 6 | SEK 14
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

LKR:

- Variable Fee: 0.20%
- Minimum Fee: BGN 2 | CHF 1 | CZK 25 | DKK 7 | EUR 0.75 | GBP 0.75 | HRK 5.65 | NOK 10 | PLN 4.5 | RON 4.5 | SEK 11
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

MAD:

- Variable Fee: 0.50%
- Minimum Fee: BGN 3.25 | CHF 1.75 | CZK 40 | DKK 12.5 | EUR 1.75 | GBP 1.5 | HRK 12.75 | NOK 18.5 | PLN 8 | RON 8.25 | SEK 18.5

- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.00 | NOK 7,000 | PLN 2,800 | RON 2,900 | SEK 7,000

MGA:

- Variable Fee: 1,50%
- Minimum Fee: BGN 6 | CHF 3 | CZK 60 | DKK 20 | EUR 2.5 | GBP 2.25 | HRK 18.9 | NOK 35 | PLN 14 | RON 14 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

MXN:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

MYR:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

MWK:

- Variable Fee: 1.50%
- Minimum Fee: BGN 5,00 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 30 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

NOK:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

NPR:

- Variable Fee: 0.30%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

NZD:

- Variable Fee: 0.20%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

PEN:

- Variable Fee: 1.00%
- Minimum Fee: BGN 4 | CHF 2 | CZK 45 | DKK 14 | EUR 1.5 | GBP 1.5 | HRK 11.3 | NOK 18 | PLN 9 | RON 9 | SEK 20
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

PHP:

- Variable Fee: 0.15%
- Minimum Fee: BGN 2 | CHF 1 | CZK 25 | DKK 7 | EUR 0.75 | GBP 0.75 | HRK 5.65 | NOK 10 | PLN 4.5 | RON 4.5 | SEK 11
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

PKR:

- Variable Fee: 0.30%
- Minimum Fee: BGN 3.25 | CHF 1.75 | CZK 40 | DKK 12.5 | EUR 1.75 | GBP 1.5 | HRK 12.75 | NOK 18.5 | PLN 8 | RON 8.25 | SEK 18.5
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.00 | NOK 7,000 | PLN 2,800 | RON 2,900 | SEK 7,000

PLN:

- Variable Fee: 0.20%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7

- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

QAR:

- Variable Fee: 0.75%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

RON:

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

RSD:

- Variable Fee: 1.00%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

RWF:

- Variable Fee: 1.50%
- Minimum Fee: BGN 6 | CHF 3 | CZK 80 | DKK 25 | EUR 2.5 | GBP 2.5 | HRK 18.9 | NOK 35 | PLN 14 | RON 14 | SEK 35
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

SAR:

- Variable Fee: 0.75%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

- **SEK:**

- Variable Fee: 0.15%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

SGD:

- Variable Fee: 0.20%
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

SLE:

- Variable Fee: 2.00%
- Minimum Fee: BGN 5,00 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 30 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

THB:

Variable Fee: 0.15%

Minimum Fee: BGN 2 | CHF 1 | CZK 25 | DKK 7 | EUR 0.75 | GBP 0.75 | HRK 5.65 | NOK 10 | PLN 4.5 | RON 4.5 | SEK 11

Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,700 | RON 2,900 | SEK 7,000

TRY:

Variable Fee: 0.30%

Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13

Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,700 | RON 2,900 | SEK 7,000

TZS:

- Variable Fee: 1.00%
- Minimum Fee: BGN 3.5 | CHF 2 | CZK 45 | DKK 14 | EUR 1.75 | GBP 1.5 | HRK 13.5 | NOK 25 | PLN 9 | RON 9 | SEK 20
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

UGX:

- Variable Fee: 1.00%
- Minimum Fee: BGN 3 | CHF 1.5 | CZK 40 | DKK 11 | EUR 1.5 | GBP 1.25 | HRK 11.5 | NOK 17 | PLN 8 | RON 8 | SEK 17
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

USD:

Variable Fee: 0.15%

Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 7 | PLN 3 | RON 3 | SEK 7

Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

UZS:

- Variable Fee: 2.00%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

VND:

- Variable Fee: 0.25%
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1,200 | CHF 700 | CZK 15,000 | DKK 4,500 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 6,000 | PLN 2,800 | RON 3,000 | SEK 7,000

XAF:

- Variable Fee: 0.50%
- Minimum Fee: BGN 3,50 | CHF 2 | CZK 45 | DKK 14 | EUR 2 | GBP 1,50 | HRK 15.07 | NOK 25 | PLN 9 | RON 9 | SEK 20
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

XOF:

- Variable Fee: 0.50%
- Minimum Fee: BGN 3.5 | CHF 2 | CZK 45 | DKK 13 | EUR 1.5 | GBP 1.5 | HRK 11.3 | NOK 20 | PLN 9 | RON 9 | SEK 25

- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,700 | RON 2,900 | SEK 7,000

ZAR:

- Variable Fee: 0.25%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 600 | CHF 300 | CZK 8,000 | DKK 2,200 | EUR 300 | GBP 250 | HRK 2,260.35 | NOK 3,300 | PLN 1,400 | RON 1,500 | SEK 3,400

ZMW:

- Variable Fee: 1.50%
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2.5 | GBP 2 | HRK 18.9 | NOK 30 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1,200 | CHF 600 | CZK 15,000 | DKK 4,400 | EUR 600 | GBP 500 | HRK 4,520.70 | NOK 7,000 | PLN 2,600 | RON 3,000 | SEK 7,000

II. International transfers in currencies other than the local currency of the recipient country

For international transfers in currencies other than the local currency of the recipient country, you will be charged a flat minimum fee. This fee varies depending on the currency of the recipient as outlined in the table below. Senders making an international payment from a non-listed base currency will be charged an equivalent fee in their currency.

Recipient currency:

BGN:

- USD, GBP, EUR, CHF: 6
- All other currencies: 10

CHF:

- USD, GBP, EUR, CHF: 4
- All other currencies: 6

CZK:

- USD, GBP, EUR, CHF: 100
- All other currencies: 150

DKK:

- USD, GBP, EUR, CHF: 25
- All other currencies: 40

EUR:

- USD, GBP, EUR, CHF: 3
- All other currencies: 5

GBP:

- USD, GBP, EUR, CHF: 3
- All other currencies: 5

HRK:

- USD, GBP, EUR, CHF: 22.60
- All other currencies: 37.67

NOK:

- USD, GBP, EUR, CHF: 40
- All other currencies: 60

PLN:

- USD, GBP, EUR, CHF: 15
- All other currencies: 25

RON:

- USD, GBP, EUR, CHF: 15
- All other currencies: 25

SEK:

- USD, GBP, EUR, CHF: 35
- All other currencies: 60

6. International Payment Fees (from a Credit Card account)

1. International transfers in the local currency of the recipient country

For international payments in the local currency of the recipient country, like when you send USD to the USA, you will be charged a variable fee of the transfer value, subject to the minimum and maximum fees listed below. The variable fee is dependent on the base currency of your account and where you are sending it to.

Senders making an international payment from a non-listed base currency will be charged an equivalent fee in their currency.*

AED:

- Variable Fee: 0.012
- Minimum Fee: BGN 0.75 | CHF 0.5 | CZK 9 | DKK 3 | EUR 0.3 | GBP 0.3 | HRK 2.26 | NOK 4 | PLN 2 | RON 2 | SEK 4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

ARS:

- Variable Fee: 0.012
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 11 | RON 12 | SEK 25
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4400 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 7000 | PLN 2800 | RON 2900 | SEK 7000

AUD:

- Variable Fee: 0.003
- Minimum Fee: BGN 0.75 | CHF 0.5 | CZK 9 | DKK 3 | EUR 0.3 | GBP 0.3 | HRK 2.26 | NOK 4 | PLN 2 | RON 2 | SEK 4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

BGN:

- Variable Fee: 0.0035
- Minimum Fee: BGN 0.75 | CHF 0.5 | CZK 9 | DKK 3 | EUR 0.3 | GBP 0.3 | HRK 2.26 | NOK 4 | PLN 2 | RON 2 | SEK 4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

BOB:

- Variable Fee: 0.015
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

BRL:

- Variable Fee: 0.01
- Minimum Fee: BGN2.5 | CHF1.25 | CZK30 | DKK9 | EUR1 | GBP1 | HRK7.53 | NOK12 | PLN6 | RON6 | SEK13
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

CAD:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

CHF:

- Variable Fee: 0.0035
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

CLP:

- Variable Fee: 0.02
- Minimum Fee: BGN5 | CHF2.5 | CZK60 | DKK18 | EUR2 | GBP2 | HRK15.07 | NOK25 | PLN12 | RON12 | SEK30
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

COP:

- Variable Fee: 0.015
- Minimum Fee: BGN2.5 | CHF1.25 | CZK30 | DKK9 | EUR1 | GBP1 | HRK7.53 | NOK12 | PLN6 | RON6 | SEK13
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

CRC:

- Variable Fee: 0.012
- Minimum Fee: BGN5 | CHF2.5 | CZK60 | DKK18 | EUR2 | GBP2 | HRK15.07 | NOK25 | PLN12 | RON12 | SEK30

- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

CZK:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

DKK:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

EGP:

- Variable Fee: 0.006
- Minimum Fee: BGN2.5 | CHF1.25 | CZK30 | DKK9 | EUR1 | GBP1 | HRK7.53 | NOK12 | PLN6 | RON6 | SEK13
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

GBP:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

GTQ:

- Variable Fee: 0.015
- Minimum Fee: BGN5 | CHF2.5 | CZK60 | DKK18 | EUR2 | GBP2 | HRK15.07 | NOK25 | PLN12 | RON12 | SEK30
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

HKD:

- Variable Fee: 0.0035
- Minimum Fee: BGN1.25 | CHF0.75 | CZK15 | DKK4.5 | EUR0.5 | GBP0.5 | HRK3.77 | NOK6 | PLN3 | RON3 | SEK7
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

HUF:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

IDR:

- Variable Fee: 0.0035
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

ILS:

- Variable Fee: 0.005
- Minimum Fee: BGN2.5 | CHF1.25 | CZK30 | DKK9 | EUR1 | GBP1 | HRK7.53 | NOK12 | PLN6 | RON6 | SEK13
- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

INR:

- Variable Fee: 0.0035
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

JPY:

- Variable Fee: 0.004
- Minimum Fee: BGN2.5 | CHF1.25 | CZK30 | DKK9 | EUR1 | GBP1 | HRK7.53 | NOK12 | PLN6 | RON6 | SEK13

- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

KRW:

- Variable Fee: 0.0075
- Minimum Fee: BGN4 | CHF2 | CZK45 | DKK14 | EUR1.5 | GBP1.5 | HRK11.3 | NOK18 | PLN9 | RON9 | SEK20
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

LKR:

- Variable Fee: 0.0045
- Minimum Fee: BGN1.25 | CHF0.75 | CZK15 | DKK4.5 | EUR0.5 | GBP0.5 | HRK3.77 | NOK6 | PLN3 | RON3 | SEK7
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

MXN:

- Variable Fee: 0.0075
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

MYR:

- Variable Fee: 0.0035
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

NOK:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

NPR:

- Variable Fee: 0.007
- Minimum Fee: BGN2.5 | CHF1.25 | CZK30 | DKK9 | EUR1 | GBP1 | HRK7.53 | NOK12 | PLN6 | RON6 | SEK13
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

NZD:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

PEN:

- Variable Fee: 0.01
- Minimum Fee: BGN4 | CHF2 | CZK45 | DKK14 | EUR1.5 | GBP1.5 | HRK11.3 | NOK18 | PLN9 | RON9 | SEK20
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

PHP:

- Variable Fee: 0.0035
- Minimum Fee: BGN1.25 | CHF0.75 | CZK15 | DKK4.5 | EUR0.5 | GBP0.5 | HRK3.77 | NOK6 | PLN3 | RON3 | SEK7
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

PLN:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

QAR:

- Variable Fee: 0.0075
- Minimum Fee: BGN5 | CHF2.5 | CZK60 | DKK18 | EUR2 | GBP2 | HRK15.07 | NOK25 | PLN12 | RON12 | SEK30

- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

RON:

- Variable Fee: 0.0035
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

RSD:

- Variable Fee: 0.01
- Minimum Fee: BGN5 | CHF2.5 | CZK60 | DKK18 | EUR2 | GBP2 | HRK15.07 | NOK25 | PLN12 | RON12 | SEK30
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

SAR:

- Variable Fee: 0.0075
- Minimum Fee: BGN5 | CHF2.5 | CZK60 | DKK18 | EUR2 | GBP2 | HRK15.07 | NOK25 | PLN12 | RON12 | SEK30
- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

SEK:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

SGD:

- Variable Fee: 0.003
- Minimum Fee: BGN0.75 | CHF0.5 | CZK9 | DKK3 | EUR0.3 | GBP0.3 | HRK2.26 | NOK4 | PLN2 | RON2 | SEK4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

THB:

- Variable Fee: 0.004
- Minimum Fee: BGN 1.25 | CHF 0.75 | CZK 15 | DKK 4.5 | EUR 0.5 | GBP 0.5 | HRK 3.77 | NOK 6 | PLN 3 | RON 3 | SEK 7
- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

TRY:

- Variable Fee: 0.004
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

USD:

- Variable Fee: 0.003
- Minimum Fee: BGN 0.75 | CHF 0.5 | CZK 9 | DKK 3 | EUR 0.3 | GBP 0.3 | HRK 2.26 | NOK 4 | PLN 2 | RON 2 | SEK 4
- Maximum Fee: BGN 60 | CHF 35 | CZK 800 | DKK 250 | EUR 30 | GBP 25 | HRK 226.04 | NOK 300 | PLN 150 | RON 150 | SEK 350

UZS:

- Variable Fee: 0.02
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

VND:

- Variable Fee: 0.006
- Minimum Fee: BGN 2.5 | CHF 1.25 | CZK 30 | DKK 9 | EUR 1 | GBP 1 | HRK 7.53 | NOK 12 | PLN 6 | RON 6 | SEK 13
- Maximum Fee: BGN 1200 | CHF 700 | CZK 15000 | DKK 4500 | EUR 600 | GBP 500 | HRK 4520.7 | NOK 6000 | PLN 2800 | RON 3000 | SEK 7000

ZAR:

- Variable Fee: 0.005
- Minimum Fee: BGN 5 | CHF 2.5 | CZK 60 | DKK 18 | EUR 2 | GBP 2 | HRK 15.07 | NOK 25 | PLN 12 | RON 12 | SEK 30

- Maximum Fee: BGN 250 | CHF 150 | CZK 3000 | DKK 900 | EUR 120 | GBP 100 | HRK 904.14 | NOK 1200 | PLN 600 | RON 600 | SEK 1300

II. International transfers in currencies other than the local currency of the recipient country

For international transfers in currencies other than the local currency of the recipient country, you will be charged a flat minimum fee. This fee varies depending on the currency of the recipient as outlined in the table below. Senders making an international payment from a non-listed base currency will be charged an equivalent fee in their currency.

Recipient currency:

BGN:

- USD, GBP, EUR, CHF: 6
- All other currencies: 10

CHF:

- USD, GBP, EUR, CHF: 4
- All other currencies: 6

CZK:

- USD, GBP, EUR, CHF: 100
- All other currencies: 150

DKK:

- USD, GBP, EUR, CHF: 25
- All other currencies: 40

EUR:

- USD, GBP, EUR, CHF: 3
- All other currencies: 5

GBP:

- USD, GBP, EUR, CHF: 3
- All other currencies: 5

HRK:

- USD, GBP, EUR, CHF: 22.60
- All other currencies: 37.67

NOK:

- USD, GBP, EUR, CHF: 40
- All other currencies: 60

PLN:

- USD, GBP, EUR, CHF: 15
- All other currencies: 25

RON:

- USD, GBP, EUR, CHF: 15
- All other currencies: 25

SEK:

- USD, GBP, EUR, CHF: 35
- All other currencies: 60

7. "Pay All Fees" for international payments

As set out in the Personal Terms, when you send an eligible international payment, you can choose to "Pay All Fees" upfront and ensure the recipient receives the full amount. The table below shows the currencies and payment routes that are eligible for this feature.

Flat fee	USD	GBP	EUR	CHF
Your base currency	Recipient currency			
GBP	25	25	25	25
EUR	30	30	30	30
BGN	55	55	55	55
CHF	30	30	30	30
CZK	700	700	700	700
DKK	200	200	200	200
HRK	226	226	226	226
HUF	12,500	12,500	12,500	12,500
NOK	300	300	300	300

Flat fee	USD	GBP	EUR	CHF
PLN	130	130	130	130
RON	130	130	130	130
SEK	300	300	300	300
AUD	45	45	45	45
JPY	4,200	4,200	4,200	4,200
SGD	40	40	40	40
USD	30	30	30	30
CAD	40	40	40	40
NZD	50	50	50	50

8. Glossary

Term	Definition
Maintaining the account	The account provider manages the account opened in the customer's name.
Issuing a debit card	The account service provider issues a debit card linked to the customer's account. Every payment initiated by use of the debit card is immediately debited from the customer's account.

Term	Definition
Issuing a credit card	The account service provider issues a payment card linked to the customer's payment account. The amount of payments made with the card during the agreed period shall be debited from the customer's account in full or in part on the specified day. The credit agreement concluded between the account service provider and the customer determines whether the customer will pay interest on the borrowed amount.
Cash withdrawal	The customer takes out cash from their account.
Cash deposit	The customer deposits cash to their account.
SEPA credit transfer	The account service provider transfers funds from the customer's account to another account as instructed by the customer. This is applicable to EUR payments made to accounts opened in countries belonging to the SEPA area.
Non SEPA credit transfer	The account service provider transfers funds from the customer's account to another account as instructed by the customer. This is applicable to non-EUR payments or payments made to accounts opened in countries that do not belong to the SEPA area.
Direct debit	The customer gives another person (payee) the right to instruct the account service provider to transfer money from the customer's account to the payee's account. The account service provider transfers the money to the payee on the day or days agreed

Term	Definition
	between the customer and the payee. The amount may vary.
Automatic payment of E-Invoices	The account service provider, in accordance with the instructions given by the customer in advance, pays the electronic invoice of the payee submitted via the payer's online banking system.
Administration of EUR incoming payments	The account service provider administers the incoming EUR payments from accounts opened in countries belonging to the SEPA area.
Administration of cross border incoming payments	The account service provider administers the incoming non-EUR payments or payments from accounts opened in countries that do not belong to the SEPA area.