

This page sets out the fees that apply to your Revolut Personal Account, based on your plan: **Standard, Plus, Premium, Metal and Ultra**. It forms part of your agreement with us for your Revolut Personal Account.

**Important:** The fees and limits shown on this page are grouped by plan. Only the fees for your current plan form part of your agreement with us. If you change plans, the relevant fees and limits for your new plan will apply from the date the change takes effect.

Some fees may vary based on how you use your account – for example, depending on how much you exchange or where you send money. You'll always be able to see any fees in the Revolut App before you make a transaction.

## Your Plan Fee

You select whether to pay your plan fee monthly or annually when you set up or change your plan. All other fees are billed monthly.

Your monthly billing cycle starts on the day of the month you set up your existing plan, and restarts on or around the same day every subsequent month. Any allowances reset at the start of each billing cycle.

We don't offer refunds for any portion of the previous monthly subscription already paid.

	Standard	Plus	Premium	Metal	Ultra
Plan fee	Free	£3.99 per month or £40 per year	£7.99 per month or £80 per year	£14.99 per month or £140 per year	£55 per month or £540 per year

## Depositing money

	Standard	Plus	Premium	Metal	Ultra
Transfer from a UK account	Free	Free	Free	Free	Free
Debit card	Free	Free	Free	Free	Free
Debit card (non UK/EEA or a commercial debit card)	A fee applies. Fees vary depending on the card that you use and will be shown to you in the Revolut App before you add money.				

## Physical and virtual cards

Plan	Virtual cards	First physical card	Second physical card	Additional physical cards	Special edition cards
Standard	Free	Free	£4.99	£4.99	We will show you the fees in the Revolut App.
Plus	Free	Free	Free	£9.99	
Premium	Free	Free	Free	£9.99	
Metal	Free	Free	Free (plastic) £39.99 (metal)	£9.99 (plastic) £39.99 (metal)	
Ultra	Free	Free	Free (plastic) £39.99 (metal) £49.99 (ultra)	£9.99 (plastic) £39.99 (metal) £49.99 (ultra)	

Delivery fees may apply for physical cards depending on your location and delivery option. You'll see the delivery fee before confirming your order in the Revolut App.

**Card replacement fees:** The fees for any card replacements, along with the applicable delivery fee, will be shown to you before confirming your order in the Revolut App.

## ATM withdrawals

	Standard	Plus	Premium	Metal	Ultra
<b>Monthly free allowance</b>	Five withdrawals <b>with a maximum of</b> £200 per month	£200 per month	£400 per month	£800 per month	£2000 per month
<b>After free allowance</b>	2% per withdrawal, subject to a minimum fee of £1.				

## Sending money

We will always show you what fees apply for sending money in the Revolut App before you make a payment.

	Standard	Plus	Premium	Metal	Ultra
<b>Revolut to Revolut transfers</b>	Free	Free	Free	Free	Free

	Standard	Plus	Premium	Metal	Ultra
<b>Transfer to a UK account (same country and currency)</b>	Free	Free	Free	Free	Free
<b>SEPA payments (EUR within SEPA)</b>	Free	Free	Free	Free	Free
<b>Transfer to card recipient</b>	This will be shown to you in the Revolut App and will depend on the amount, currency and destination.				
<b>International payments (non-SEPA)</b>	This will be shown to you in the Revolut App and will depend on the amount, currency and destination.				
	No discount	No discount	20% fee discount	40% fee discount	No fees. 100% discount

### **'Pay All Fees' for international payments**

When sending money internationally, you may have one or both the options below:

1. pay only Revolut's fees but intermediary banks may deduct additional fees along the way. This means that the recipient may receive less than the amount you sent, or
2. you can choose the 'Pay All Fees' option that allows you to pay a flat upfront fee covering all associated charges. This ensures that the recipient gets the full amount you send with no additional deductions. The flat fee will be shown to you in the Revolut App before you confirm your payment.

## Exchanges

Whenever you make an exchange in your Revolut Personal Account – whether it's a fiat currency, cryptocurrency, or a commodity, the total cost to you will comprise:

1. you making the exchange at the Revolut exchange rate,
2. us adding an exchange fee, and
3. if you exceed your exchange allowance (set out below), and fees associated with exceeding that allowance.

The exchange rate and exchange fee are set out in the App. Where possible, we'll give you a breakdown of total costs before you make the exchange. Where that's not possible, you can see the cost breakdown afterwards in the Revolut App.

All exchange activity – across fiat currency, crypto, and commodities – counts toward your exchange limit. For example, if you exchange £500 in fiat currency, £300 in crypto, and £200 in commodities on the Standard plan, you've reached your £1,000 monthly allowance.

	Standard	Plus	Premium	Metal	Ultra
Monthly exchange limit	£1000	£3000	No exchange limit	No exchange limit	No exchange limit
Fair usage fee (after limit)	1%	0.5%	No fair usage fee	No fair usage fee	No fair usage fee

### Exchanging money currencies

We apply our own Revolut exchange rate. It's based on a number of parameters including (but are not limited to):

- the prevailing exchange rate,
- how much you're exchanging, and
- our costs.

### Cryptocurrencies and trading

Depending on your plan, you may get preferential fees and rates for cryptocurrency and trading services provided by the Revolut Group. These fees do not form part of your agreement with us, as they are charged by other parties for the services that they provide. You'll need to enter into a separate agreement in respect of these services with other companies in the Revolut Group and their terms and fees will apply to those services.

### Administration fee

£2 for each month that you continue to have a positive balance after we closed your account.

**Important notes applicable to our fees:** If the fee is shown in a currency different from your account's base currency, it will be converted using a reasonable fixed rate at the time the fee is set to prevent future fluctuations. This is reviewed from time to time.