

Revolut Digital Assets Europe Ltd (“RDAEL”)

Retail Crypto Fees

Below you’ll find a detailed breakdown of all costs associated with using our platform, including trading, deposits, withdrawals, and additional services.

The below crypto fees apply to all Revolut plans unless specifically stated otherwise.

1. Exchange Fees

Our fees for exchanging cryptocurrency are composed of either a minimum fee or a variable rate (whichever is greater), both depending on your plan and trade value.

Please see below our “Exchanging Cryptocurrencies” fees and refer to our [FAQs](#) for more information.

Standard and Plus Fees

The “Exchanging cryptocurrencies” Fees Page was updated on 20 February 2025. The new cryptocurrency terms came into effect on 24 March 2025. For reference of the fees, please see the previous version of the “Exchanging cryptocurrencies” Fees Page for Standard and Plus prior to 24 March 2025 [here](#).

Exchanging cryptocurrencies

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

Crypto fees

We will charge you the following fees in relation to our crypto product depending on your plan. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

The only exception where it is not possible to show you the total cost in advance is when you make a cryptocurrency exchange using our "spare change round up" feature, in which case you will be able to view the breakdown of the total cost within the app, after your transaction is complete.

Standard and Plus Fees are whichever is greater of either:

a "minimum fee", as set out in the table below, which is based on your local currency;

Trade Volume (GBP)	Minimum Fee
$0 \leq x < 2$	50% of trade size
$2 \leq x < 5$	£0.99
$5 \leq x < 25$	£1.49
$25 \leq x < 100$	£1.99
$100 \leq x < 150$	£2.49
$150 \leq x < 200$	£2.99

You can see minimum fees based on your local currency [here](#).

OR

A tier-based structure.

The tier you are on is determined based on the combined volume of cryptoasset purchases and sales you make over a 30 day rolling basis. This calculation that impacts your pricing tier excludes: Exchanges between stablecoins and fiat currency.

- Exchanges between two stablecoins.
- Crypto withdrawals and deposits, if applicable
- Staked assets and staking rewards, if applicable
- Spare change round ups.
- Percentage-based minimum fees.

For the excluded transaction types, non-tiered fees will apply. If you make a transaction that results in you moving up to a new tier, the fee that applies to that transaction will be staggered based on volume. For example, if you reside in the United Kingdom, are on a standard plan and intend on making your first crypto purchase worth £70,000, the fee applied will be broken down as follows:

1. £9,999.99 will be charged a fee of 1.49%
2. £40,000.00 will be charged a fee of 1.29%
3. £20,000.01 will be charged a fee of 1.09%

Your fee for any further applicable orders within 30 days will be 1.09% should you remain within this tier.

Minimum fees may apply even when on higher tiers

If you change the country in which you are domiciled on your Revolut Personal Account, then the trading balance from the previous 30 days will be reset to 0.

30 Days Volume (GBP)	Standard and Plus
$0 \leq x < 10k$	1.49%
$10k \leq x < 50k$	1.29%
$50k \leq x < 100k$	1.09%
$100k \leq x < 250k$	0.89%
$\geq 250k$	0.49%

You can see tiers based in your local currency [here](#).

Please note that we do not apply:

- a percentage based fee or minimum fee to exchanges between fiat currency and stablecoins (however, these fees will apply to exchanges between cryptocurrency and stablecoins).
- a minimum fee for our "spend from crypto balance" feature.
- a minimum fee or percentage based fee for our "spare change round up" feature.
- a minimum fee to "recurring buy" or "buy a collection" transactions.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country, or a Premium customer in Spain or Greece (but not if you're a Metal or Ultra customer, or a Premium customer in a country that is not Spain or Greece).

Premium and Metal Fees

The "Exchanging cryptocurrencies" Fees Page was updated on 20 February 2025. The new cryptocurrency terms came into effect on 24 March 2025. For reference of the previous fees, please see the previous version of the "Exchanging cryptocurrencies" Fees Page for Premium and Metal prior to 24 March 2025 [here](#).

Exchanging cryptocurrencies

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost. The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

Crypto fees

We will charge you the following fees in relation to our crypto product depending on your plan. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

The only exception where it is not possible to show you the total cost in advance is when you make a cryptocurrency exchange using our "spare change round up" feature, in which case you will be able to view the breakdown of the total cost within the app, after your transaction is complete.

Premium and Metal Fees are whichever is greater of either:

a "minimum fee", as set out in the table below, which is based on your local currency;

Trade Volume (GBP)	Minimum Fee
$0 \leq x < 2$	50% of trade size
$2 \leq x < 50$	£0.99

Trade Volume (GBP)	Minimum Fee
$50 \leq x < 150$	£1.49
$150 \leq x < 200$	£1.99

You can see minimum fees based on your local currency [here](#).

OR

A tier-based structure.

The tier you are on is determined based on the combined volume of cryptoasset purchases and sales you make over a 30 day rolling basis. This calculation that impacts your pricing tier excludes:

- Exchanges between stablecoins and fiat currency.
- Exchanges between two stablecoins.
- Crypto withdrawals and deposits, if applicable
- Staked assets and staking rewards, if applicable
- Spare change round ups.
- Percentage-based minimum fees.

For the excluded transaction types, non-tiered fees will apply. If you make a transaction that results in you moving up to a new tier, the fee that applies to that transaction will be staggered based on volume. For example, if you reside in the United Kingdom, are on a Premium plan and intend on making your first crypto purchase worth £70,000, the fee applied will be broken down as follows:

- £9,999.99 will be charged a fee of 0.99%
- £40,000.00 will be charged a fee of 0.79%
- £20,000.01 will be charged a fee of 0.69%

Your fee for any further applicable orders within 30 days will be 0.69% should you remain within this tier.

Minimum fees may apply even when on higher tiers.

If you change the country in which you are domiciled on your Revolut Personal Account, then the trading balance from the previous 30 days will be reset to 0.

30 Days Volume (GBP)	Premium and Metal
$0 \leq x < 10k$	0.99%
$10k \leq x < 50k$	0.79%
$50k \leq x < 100k$	0.69%
$100k \leq x < 250k$	0.29%

You can see tiers based in your local currency [here](#).

Please note that we do not apply a percentage based fee to:

- exchanges between fiat currency and stablecoins (however, these fees will apply to exchanges between cryptocurrency and stablecoins).
- exchanges made using our “spare change round up” feature.

We do not apply a minimum fee to “recurring buy” or “buy a collection” transactions.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country, or a Premium customer in Spain or Greece (but not if you’re a Metal or Ultra customer, or a Premium customer in a country that is not Spain or Greece).

Ultra Fees

The “Exchanging cryptocurrencies” Fees Page was updated on 20 February 2025. The new cryptocurrency terms came into effect on 24 March 2025. For reference of the previous fees, please see the previous versions of the “Exchanging cryptocurrencies” Fees Page for Ultra prior to 24 March 2025 [here](#).

Exchanging cryptocurrencies

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

Crypto fees

We will charge you the following fees in relation to our crypto product depending on your plan. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

The only exception where it is not possible to show you the total cost in advance is when you make a cryptocurrency exchange using our "spare change round up" feature, in which case you will be able to view the breakdown of the total cost within the app, after your transaction is complete.

Ultra Fees are whichever is greater of either:

a "minimum fee", as set out in the table below, which is based on your local currency;

Trade Volume (GBP)	Minimum Fee
$0 \leq x < 2$	50% of trade size
$2 \leq x < 200$	£0.99

You can see minimum fees based on your local currency [here](#).

OR

A tier-based structure.

The tier you are on is determined based on the combined volume of cryptoasset purchases and sales you make over a 30 day rolling basis. This calculation that impacts your pricing tier excludes:

- Exchanges between stablecoins and fiat currency.
- Exchanges between two stablecoins.
- Crypto withdrawals and deposits, if applicable
- Staked assets and staking rewards, if applicable
- Spare change round ups.
- Percentage-based minimum fees.

For the excluded transaction types, non-tiered fees will apply. If you make a transaction that results in you moving up to a new tier, the fee that applies to that transaction will be staggered based on volume. For example, if you reside in the

United Kingdom, are on a Ultra plan and intend on making your first crypto purchase worth £70,000, the fee applied will be broken down as follows:

- £9,999.99 will be charged a fee of 0.49%
- £40,000.00 will be charged a fee of 0.39%
- £20,000.01 will be charged a fee of 0.29%

Your fee for any further applicable orders within 30 days will be 0.29% should you remain within this tier.

Minimum fees may apply even when on higher tiers.

If you change the country in which you are domiciled on your Revolut Personal Account, then the trading balance from the previous 30 days will be reset to 0.

30 Days Volume (GBP)	Ultra
$0 \leq x < 10k$	0.49%
$10k \leq x < 50k$	0.39%
$50k \leq x < 100k$	0.29%
$100k \leq x < 250k$	0.19%
$\geq 250k$	0.00%

You can see tiers based in your local currency [here](#).

Please note that we do not apply a percentage based fee to:

- Exchanges between fiat currency and stablecoins (however, these fees will apply to exchanges between cryptocurrency and stablecoins).
- Exchanges made using our "spare change round up" feature.

We do not apply a minimum fee to "recurring buy" or "buy a collection" transactions

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country, or a Premium customer in Spain or Greece (but not if you're a Metal or Ultra customer, or a Premium customer in a country that is not Spain or Greece).

2. Fair Usage Fee

Depending on your plan, there's a limit on the value of exchanges that can be made with no additional fees. This limit is called a "fair usage limit". For any exchanges made over and above the fair usage limit, a fair usage fee applies.

This limit is applied at a plan level. It includes your cryptoasset exchanges along with any other exchanges included in your plan limit:

- **Standard:** 1% fee charged for exchanges over £1,000 or local equivalent currency.
- **Plus:** 0.5% fee charged for exchanges over £3,000 or local equivalent currency.
- **Premium, Metal & Ultra:** no fair usage fee applies.

Whenever you make a cryptoasset exchange using RDAEL, the exchange limit applies to you in respect of your cryptoasset exchanges. If you are also a customer of Revolut Bank UAB, in respect of banking services, and/or of Revolut Ltd, in respect of commodities services, please note that Revolut Bank UAB, RDAEL and Revolut Ltd have agreed to cumulatively apply the exchange limit across your fiat, cryptocurrency and commodities exchanges.

For example, if you're on a Standard plan, and have exchanged EUR 500 in fiat currency (via Revolut Bank UAB), EUR 300 in cryptocurrency (via RDAEL) and EUR 200 in commodities (via Revolut Ltd) within the month, you have reached your EUR 1000 monthly exchange limit. Any further exchange transactions, whether in fiat, crypto or commodities, will incur the additional 1% fair usage fee. For the fees charged for fiat and commodities exchanges above the exchange limit please check the terms and conditions of Revolut Bank UAB and Revolut Ltd.

The fair usage fee also applies to exchanges in stablecoins for Standard and Plus plans. It does not apply for Premium, Metal or Ultra plans, where a stablecoin fee applies instead.

To check your applicable fee, usage and reset date, tap your profile icon in the top-left corner and select 'Your plan'.

Your fair usage limit resets every month on your billing date.

3. Custody

We do not charge any custody fees.

4. Deposits

We do not charge any fees for deposits.

5. Withdrawals

When you withdraw a cryptocurrency in your Revolut app, you'll be charged a withdrawal fee comprised of two parts: a Revolut service fee and a network fee.

Revolut service fee:

The Revolut service fee is 1 GBP (or equivalent in local currency) for XRP, XLM, DOT, SOL, AVAX, XTZ, ALGO, and ADA, and 3 GBP (or equivalent in local currency) for all other cryptocurrencies.

Network fee:

We must pay a fee to the blockchain miners or validators who process the transaction. We pass this on to you as a network fee.

The network fee is variable because the fee we pay to miners and validators depends on the speed of the transaction and the amount of traffic on the blockchain network. To calculate the network fee, Revolut determines the anticipated network cost, then adds the service fee, and displays the total cost in-app prior to the confirmation of a withdrawal transaction. You'll never be charged more than what is quoted in the app just before you confirm your withdrawal.

In some cases, the network fee may be higher than usual due to network demand and whether we batch your withdrawal with other transactions. If the network fee you pay exceeds the final network fee that we incur, we will keep the difference.

6. Staking commission

Revolut may deduct a percentage of between 0% and 50% from the rewards earned on your staked assets for the purpose of covering operational, technical, and legal

costs involved.

The amount we deduct depends on the asset being staked.

For some blockchains, a small validator fee of up to 3% of gross staking rewards is deducted on-chain by third-party validators to cover their costs. This is taken before staking rewards reach Revolut.

The annual percentage yield (APY) shown in-app is the net estimated rate you're expected to earn. You won't be charged any additional fees for rewards you receive in-app.

For more information on the current staking commission rates please refer to our [FAQs](#).

7. Spread

When buying or selling some cryptoassets, you might notice the ask rate (the highest price buyers are ready to pay) is usually higher than the bid rate (the lowest price sellers accept). This difference is called spread.

Spread is composed by two components:

Market Spread - arising from the bid/ask difference available in the market. Market spread is a cost already included in the price quoted to you when you place an order and is not an additional fee added by RDAEL.

Product Added Spread - product added spread is added by RDAEL compensating for risk of exposures on its order book and allowing RDAEL to provide value added services, such as instant execution, a simplified trading experience and access to a wide range of crypto assets.

This spread is one-sided and based on the mid-market price, which means it's applied to either the buy or sell price, but not both. The mid-market price is the average of the current best available buy and sell prices on the broader market.

For example, if the mid-market price of a crypto asset is EUR 100:

- A 1% one-sided spread means you may pay EUR 101 when buying, or receive EUR 99 when selling.
- The term one-sided means the 1% adjustment is made on just one side of the trade, not added to both buying and selling.

One-sided product added spreads typically vary between 0-3% of the trade amount.

8. Stablecoin Trading Fee and USDC/USD and USDT/USD 1:1 conversion

The fees outlined above shall continue to apply to the transactions involving the cryptoassets specified in this clause.

Stablecoin Trading Fee

A stablecoin trading fee may apply if you have a Premium, Metal, or Ultra plan and exceed a certain monthly stablecoin exchange limit, as explained below. The stablecoin exchange limit does not apply on Standard or Plus plans, because the fair usage limit applies instead.

If you are on a Premium, Metal, or Ultra plan, you can exchange any supported fiat currency for any supported stablecoin (and vice versa) without transaction fees, up to a monthly limit based on your base currency. The limit is counted across all supported stablecoins, not individually:

Base currency	Monthly stablecoin exchange limit
EUR	500,000
PLN	2,100,000
HUF	200,000,000
CHF	500,000
SEK	5,500,000
NOK	6,000,000
DKK	3,750,000
BGN	1,000,000
CZK	12,500,000

Base currency	Monthly stablecoin exchange limit
RON	2,500,000

If you exceed this monthly limit, a stablecoin trading fee of 0.25% will be applied to the amount exchanged above your applicable limit. Your monthly limit resets every month on your billing date.

USDC/USD and USDT/USD 1:1 conversion

We do not charge a spread on exchanges between USD and USDT/USDC and vice versa, unless in the following circumstances:

a) there is a depeg of USDT or USDC from the USD.

Prices and conversion rates shown in-app reflect current market conditions, which constantly change. As a result, the price of one USDC or USDT may not always equal exactly \$1, and the rate shown in the app may differ from USDC's or USDT's intended fixed value of \$1. These market movements can therefore lead to what is known as a "depeg", when a stablecoin's price moves away from its intended \$1 level. A depeg can happen for various reasons, such as market volatility, liquidity shortages, or events affecting the stablecoin's issues. If a depeg occurs, you will see the applicable exchange rate in the app before you confirm any transaction.

b) there is unfair or abusive use.

We may also apply a spread to your conversion if we reasonably believe or determine that your account is abusing our conversion rates (such as, for example, attempting to obtain an unfair advantage through excessive arbitrage).

9. Crypto Card

We do not charge any fees for the use of the Crypto Card. However, exchanges made via the card incur normal exchange fees.