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

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 dynamic and 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” or recurring buy 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

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;

Transaction Amount (EUR)	Minimum Fee
0 ≤ x < 2	50% of trade size
2 ≤ x < 5	€0.99
5 ≤ x < 25	€1.49
25 ≤ x < 100	€1.99
100 ≤ x < 150	€2.49
150 ≤ x < 200	€2.99

A minimum fee does not apply to transactions over €200 (or local currency equivalent) where the tier-based structure applies instead (see below).
You can see minimum fees based on your local currency here.

OR

A flat percentage fee of 1.49%.

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 percentage-based or minimum fee when spending from a crypto card;
- a percentage-based or minimum fee for our “spare change round up” feature.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country. This does not apply if your Revolut Bank Account is held with the Portugal Branch, in which case your cryptocurrency exchanges do not count towards the fair usage limit and no fair usage fee applies to them.

Premium and Metal Fees

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 dynamic and 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” or recurring buy 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
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;

Transaction Amount (EUR)	Minimum Fee
0 ≤ x < 2	50% of trade size
2 ≤ x < 50	€0.99
50 ≤ x < 150	€1.49
150 ≤ x < 200	€1.99

A minimum fee does not apply to transactions over €200 (or local currency equivalent) where the tier-based structure applies instead (see below).
You can see minimum fees based on your local currency here.

OR

A flat percentage fee of 0.99%.

Please note that we do not apply:

- a percentage-based or minimum fee to exchanges between fiat currency and stablecoins. However, these fees will apply to exchanges between cryptocurrency and stablecoins;
- a percentage-based or minimum fee when spending from a crypto card;

A percentage-based or minimum fee or percentage based fee for our “spare change round up” feature.

Ultra Fees

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 dynamic and 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” or recurring buy 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
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;

Transaction Amount (EUR)	Minimum Fee
$0 \leq x < 2$	50% of trade size
$2 \leq x < 200$	€0.99

A minimum fee does not apply to transactions over €200 (or local currency equivalent).

You can see minimum fees based on your local currency here.

OR

A flat fee of 0.49%.

Please note that we do not apply any fee to:
(a) Exchanges between fiat currency and stablecoins (however, these fees will apply to exchanges between cryptocurrency and stablecoins); and
(b) Exchanges made using our “spare change round up” feature.

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 crypto exchanges along with any other exchanges included in your plan limit.
The fair usage fee 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'.

- **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 or Revolut Bank S.A., in respect of banking services, and/or of Revolut Ltd, in respect of commodities services, please note that Revolut Bank UAB or Revolut Bank S.A. (as applicable), RDAEL and Revolut Ltd have agreed to cumulatively apply the exchange limit across your fiat, cryptocurrency and commodities exchanges.
If your Revolut Bank Account is held with the Portugal Branch, your cryptocurrency exchanges (including any exchanges involving stablecoins) are not subject to the fair usage limit and no fair usage fee applies to them. Your cryptocurrency exchanges are charged only the crypto fees set out in Section 1 (Exchange Fees) above. Any fair usage limit on

your fiat currency exchanges, and any related fair usage fee, are set by Revolut Bank UAB or Revolut Bank S.A. under its own terms and conditions.
For example, if you’re on a Standard plan, and have exchanged EUR 500 in fiat currency (via Revolut Bank UAB or Revolut Bank S.A.), 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 or Revolut Bank S.A. and Revolut Ltd. This example does not apply if your Revolut Bank Account is held with the Portugal Branch, as your cryptocurrency exchanges do not count towards the fair usage limit.
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. This does not apply if your Revolut Bank Account is held with the Portugal Branch, in which case your stablecoin exchanges do not count towards the fair usage limit and no fair usage fee applies to them.
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 EUR (or equivalent in local currency) for XRP, XLM, DOT, SOL, AVAX, XTZ, ALGO, and ADA, and 3 EUR (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. For more information on network fees please refer to our Cryptocurrency Terms.
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 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

Base currency	Monthly stablecoin exchange limit
BGN	1,000,000
CZK	12,500,000
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.

Stablecoins 1:1 conversion
We do not charge a transaction fee or a spread on exchanges between a stablecoin and the official currency it references (for example, EURR/EUR) and vice versa, unless in the following circumstances:

a) there is a depeg of a stablecoin from the official currency it references.
Prices and conversion rates shown in-app reflect current market conditions, which constantly change. As a result, the price of one stablecoin may not always equal exactly one unit of the official currency it references, and the rate shown in the app may differ from its intended fixed value. These market movements can therefore lead to what is known as a “depeg”, when a stablecoin’s price moves away from its intended 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.