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 check out our fees for exchanging cryptocurrency here and refer to our FAQs for more information.

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.

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 €100:

- A 1% one-sided spread means you may pay €101 when buying, or receive €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

Please note that the stablecoin trading fee will apply to you from and including 8 December 2025.

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
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