

These Personal Fees (Metal) were updated on 15 January 2026 and apply to all new Metal plan users who joined on or after 15 January 2026. Any changes that apply to the deprecation of cashback will be waived and the previous version of the Personal Fees (Metal) - Terms and Conditions will continue to apply until 14 February 2026.

If you are an existing Metal plan user who joined before 15 January 2026, the previous version of the Personal Fees (Metal) (available [here](#)) will apply to your account until 14 February 2026.

Subscription

Subscription fee

Subscription type	Payment frequency	Fee
Metal account annual subscription	Paid monthly	NZ\$22.99
	Paid annually	NZ\$229

Add money

From	Fee
Bank accounts in NZ	NZ\$0
Prepaid / Debit Cards issued in NZ	NZ\$0
Credit / Corporate Cards issued in NZ	Up to 1% of the transaction amount
Prepaid / Debit / Credit Cards issued outside of NZ	Up to 2% of the transaction amount
Corporate Cards issued outside of NZ	Up to 2.5% of the transaction amount

*Includes physical cards and card top-ups via Apple Pay and Google Pay.

Cards

Card fees

Card type	Number of cards	Fee
Revolut Card*	First Revolut Card (including Metal Card)	NZ\$0
	Second Revolut Card	NZ\$0
	Additional Revolut Metal Card(s) This includes replacements for lost or stolen cards.	NZ\$79.99
	Additional Revolut Non-Metal Card(s)** Your Additional Revolut Card at no additional cost can be a: • Premium Card; • Plus Card; • Standard Card; • Revolut – Kids & Teens Card; or • Joint Account Card This includes replacements for lost or stolen cards but it does not include Special Edition Cards.	NZ\$24.99 per card (Plus or Premium card) NZ\$8.99 per card (Standard card)
Revolut – Kids & Teens Card	First Revolut – Kids & Teens Card	NZ\$0
	Second Revolut – Kids & Teens Card	NZ\$0
	Additional Revolut – Kids & Teens Card	NZ\$24.99 Delivery fee also applies.

Card type	Number of cards	Fee
	This includes replacements for lost or stolen cards.	
Joint Account Card **	First Joint Account Card	NZ\$0
	Additional Joint Account Non-Metal Card(s) This includes any replacements for lost or stolen cards.	NZ\$24.99
	Additional Joint Account Metal Card(s) This includes any replacements for lost or stolen cards.	NZ\$79.99 per card
Virtual Revolut Card	Per card	NZ\$0
Single Use Virtual Revolut Card	Per card	NZ\$0

*Your Revolut Card can be a Metal Card, Premium Card, Plus Card or a Standard Card but you are only entitled to one Metal Card at no cost. If you do not want a Metal Card, you may instead choose two Non-Metal Cards which can each be a Premium Card, Plus Card or a Standard Card.

** Your Joint Account Card can be a Metal Card, Premium Card, or a Standard Card. Your Joint Account Card allowance resets to zero when you open a new Joint account.

Card feature fee

Feature type	Applicable card type	Fee
Card Personalisation	Revolut Card	NZ\$0

Delivery fee

Delivery type	Fee
Express Delivery	NZ\$0

Spend

ATM withdrawals

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
Revolut Card ATM Withdrawal Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.	Up to NZ\$1,400 (the Metal ATM Withdrawal Allowance)*	NZ\$0
	Any amount over the Metal ATM Withdrawal Allowance	2% of the value of the ATM withdrawal
Revolut – Kids & Teens Card ATM Withdrawal <i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>	Up to NZ\$300 (the Revolut – Kids & Teens ATM Withdrawal Allowance)	NZ\$0
	Any amount over the Revolut – Kids & Teens ATM Withdrawal Allowance	2% of the value of the ATM withdrawal For example, withdrawing NZ\$100 over the Revolut – Kids & Teens ATM Withdrawal Allowance of NZ\$300 will incur a NZ\$2 fee.

* If you've a Joint account, withdrawals from your Joint account are included in your Metal ATM Withdrawal Allowance.

Send

Transfer type	Fee
Transfers to other Revolut users	NZ\$0
NZD transfers to bank accounts in New Zealand	NZ\$0
Transfers made using the "Pay all Fees" feature	Fee varies based on what currency you are sending and where you are sending it to. Fee is disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Metal).*
All other transfers, including: - international transfers in the local currency of the recipient country; and - transfers in currencies other than the local currency of the recipient country. For example, sending a payment in GBP to a UK bank account, or sending a payment in NZD to a UK bank account	Fee varies based on what currency you are sending and where you are sending it to. Fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Metal) Note: intermediary and receiving banks may also impose a charge on the recipient.

* If you've a Joint account, the fees associated with fiat currency transfers from your individual account also apply to fiat currency transfers made from your Joint account.

Exchange

When you initiate an exchange in the Revolut app we'll use a variable exchange rate.

You may be charged a percentage based exchange fee.

You will always see the exchange rate and any applicable fees in the Revolut app prior to making a transaction.

Fair Usage Limits

Type	Exchange Limit*
Revolut – Kids & Teens fair usage limit	No limit per monthly billing cycle

Metal account exchange fees

Exchange type	Fee
Fiat currencies	NZ\$0
Precious Metals	0.49% of the value of the exchange. Subject to a NZ\$1.00 minimum fee.

Please note that any exchanges relating to precious metals will be charged the highest applicable exchange fee.

Metal account cryptocurrency exchange fee

The following transactions will be excluded from total purchase and sales:

- exchanges between commodities and crypto assets; and
- spare change round ups.

If you make an exchange that results in you moving up to a new fee tier, the fee that applies to that exchange will be the fee of the tier you are currently on, not the lower fee that applies to the new tier.

Crypto Spend Tiers (denominated in NZD)	Fees
NZ\$0 - NZ\$109,999.99	0.99%
NZ\$110,000 - NZ\$225,000	0.79%
NZ\$225,000 - NZ\$550,000	0.49%
NZ\$550,000 - NZ\$1.1m	0.19%
NZ\$1.1m - NZ\$2.2m	0.09%
NZ\$2.2m and above	0%

Please note that any exchanges relating to crypto assets will be charged the highest applicable exchange fee.

Revolut – Kids & Teens Account Exchange Fees

Exchange type	Amount	Fee	NZ\$500 example
Non-NZ Revolut – Kids & Teens Card transactions	Within the Revolut – Kids & Teens Fair Usage Limit	NZ\$0	NZ\$0

Cancellation and Variation

Cancellation and variation fees

Cancellation period	Subscription paid monthly	Subscription paid Annually
Within 14 days	• Full refund of your subscription fee. • If we sent you a Premium Card and or Metal Card, we'll charge you for the cost of the card(s) and express delivery.*	• Full refund of your subscription fee. • If we sent you a Premium Card and or a Metal Card, we'll charge you for the cost of the card(s) and express delivery.*
Between 14 days and 10 months	• No refund for amounts already paid. • You must pay the subscription for the month in which you cancel or downgrade your subscription. • You'll be charged an administration fee for early cancellation which is equivalent to two monthly	• No refund for amounts already paid. • No early cancellation administration fee.

Cancellation period	Subscription paid monthly	Subscription paid Annually
	payments of the subscription fee.	
More than 10 months	• No refund for amounts already paid. • You must pay the subscription for the month in which you cancel or downgrade your subscription. • No early cancellation administration fee.	• No refund for amounts already paid. • No early cancellation administration fee.

* The cost of a Metal Card is NZ\$79.99, and the cost of express delivery is NZ\$33.99.