**This page consists of four Parts:**
**Part I:** Revolut Bank UAB German Branch Personal Fees (Metal) (German / Deutsch)
**Part II:** Revolut Bank UAB German Branch Personal Fees (Metal) (English courtesy translation)
**Part III:** Revolut Bank UAB Personal Fees (Metal) (English)
**Part IV:** Revolut Bank UAB Personal Fees (Metal) for Revolut Bank UAB customers who subscribed to Revolut Metal (including by upgrade or downgrade) as of 06 August 2024 or who signed up to RevPoints (English)

If you reside in Germany and have received an account with an IBAN starting with DE, you are a customer of the Revolut Bank UAB, Zweigniederlassung Deutschland (German Branch), otherwise you are a customer of Revolut Bank UAB. For customers of Revolut Bank UAB, Zweigniederlassung Deutschland, the German version of the Personal Fees (Metal) is binding and can be found in Part I. A courtesy translation into English can be found in Part II.

If you are a customer of Revolut Bank UAB, please scroll down to Part III or Part IV to see the terms relevant for you. For you, the English version of the Personal Fees (Metal) is binding. A courtesy translation into German can be found here.

# Part I

# Revolut Bank UAB, Zweigniederlassung Deutschland (German Branch)

# Gebühren für Privatkunden (Metal)

Diese Fassung der Nutzungsbedingungen gilt ab dem 15. Oktober 2026, sofern nicht anders angegeben. Bitte klicken Sie hier, um die bisherigen Nutzungsbedingungen bis zum 15. Oktober 2026 einzusehen.
Wenn du deinen Wohnsitz in Deutschland hast, dein Konto jedoch keine IBAN mit DE am Anfang hat und du eine E-Mail von uns über den Transfer zur deutschen Zweigniederlassung erhalten hast, gilt diese Gebührenversion für dich ab dem Datum, an dem du den Transfer abgeschlossen hast. Wenn du die Gebühren einsehen möchtest, die bis dahin gelten, lies bitte Teil III oder Teil IV.

# Abonnement

## Abonnementgebühr

Die anfallende Abonnementgebühr richtet sich nach deinem Anmeldedatum:

- Anmeldung vor dem 07. Mai 2026: 13,99 € pro Monat oder 135 € pro Jahr
- Anmeldung am oder nach dem 07. Mai 2026: 15,99 € pro Monat oder 155 € pro Jahr

# Geld einzahlen

## Geld einzahlen

- Gespeicherte Karte: kostenlos. Wenn du jedoch Geld mit einer Karte einzahlst, die nicht im EWR ausgestellt wurde (z. B. eine Karte aus den USA), oder wenn du Geld mit einer Geschäftskarte einzahlst, können wir eine kleine Gebühr erheben, um unsere Kosten zu decken.
- Banküberweisung: kostenlos

# Physische Karten

## Erste Revolut-Karte

- Deine erste Karte kann eine Metal-, Premium- oder Standard-Karte sein. Premium- und Standard-Karten sind kostenlos. Eine Metal-Karte kostet 40 €, aber wir erlassen dir die Gebühr für die Metall-Karte, wenn du dein kostenpflichtiges Abo (Metal) nicht innerhalb von 14 Tagen nach Abschluss des Abos kündigst oder widerrufst.
- Wir erlassen dir die Gebühr für den Standard- und Expressversand, wenn du dein kostenpflichtiges Abo (Metal) nicht innerhalb von 14 Tagen nach Abschluss des Abos kündigst oder widerrufst. Du kannst blitzschnellen Versand wählen, musst aber immer die entsprechende Gebühr bezahlen.

## Zweite Revolut-Karte

- Deine zweite Karte kann eine Metal-, Premium- oder Standard-Karte sein. Premium- und Standard-Karten sind kostenlos. Eine Metal-Karte kostet 40 €, aber wir erlassen dir die Gebühr für die Metal-Karte, wenn du keine Metal-Karte als erste Karte bestellt hast (du erhältst nur eine kostenlose Metal-Karte) und du dein kostenpflichtiges Abo (Metal) nicht innerhalb von 14 Tagen nach Abschluss des Abos kündigst oder widerrufst.
- Wir erlassen dir die Gebühr für den Standard- und Expressversand, wenn du dein kostenpflichtiges Abo (Metal) nicht innerhalb von 14 Tagen nach Abschluss des Abos kündigst oder widerrufst. Du kannst blitzschnellen Versand wählen, musst aber immer die entsprechende Gebühr bezahlen.

## Zusätzliche Revolut-Karten

- Deine ersten beiden Karten als Metal-Kunde sind kostenlos (wie oben erläutert). Ansonsten berechnen wir 40 € pro zusätzlicher Metal-Karte und 10 € pro zusätzlicher Nicht-Metal-Karte, zuzüglich Versandgebühr.

## Benutzerdefinierte Karte (gestalte deine eigene Karte in der Revolut App)

- Diese Option ist abhängig von der Verfügbarkeit der Karten. Wir informieren dich über die anfallenden Gebühren, bevor du deine Karte in der App bestellst.

## Karte aus einer Sonderedition

- Der Preis pro Karte variiert je nach Edition (und es fällt eine Versandgebühr an – wir teilen dir in der App mit, welche Gebühr anfällt, bevor du deine Karte bestellst).

## Versandgebühr für Revolut-Karten

Die Versandgebühr hängt von der Versandart ab, die du bei der Bestellung der Karte ausgewählt hast.

- Standardversand (ohne Sendungsverfolgung): 7,99 EUR
- Expressversand (mit Sendungsverfolgung): 19,99 EUR
- Blitzschneller Versand: 9,99 EUR

## Virtuelle Revolut-Karten

- Kostenlos.

# Ausgaben

*Der folgende Abschnitt gilt ab dem 15. Oktober 2026*

### Bargeldabhebungen am Geldautomaten

- Die ersten 800 € pro rollierendem Monat sind gebührenfrei. Weitere Abhebungen werden mit 2 % des Abhebungsbetrags oder 1 € berechnet, je nachdem, welcher Betrag höher ist.
- **Kartenlose Geldautomatenauszahlungen mit BLIK:** Für jede Auszahlung berechnen wir eine Gebühr von 2 % des abgehobenen Betrags bzw. mindestens 5 PLN (je nachdem, welcher Betrag höher ist). Diese Gebühr buchen wir immer von deinem PLN-Unterkonto ab. Für alle anderen Geldautomatenauszahlungen gelten die oben aufgeführten Gebühren (falls zutreffend).

# Senden

Jeder bei Revolut kann auf die eine oder andere Weise kostenlos Geld versenden. Abhängig von deinem Abo kannst du möglicherweise nur bestimmte Arten von Zahlungen oder nur eine bestimmte Anzahl an Zahlungen kostenlos vornehmen. Diese Seite erläutert die Zahlungen, die du mit einem Metal-Abo kostenlos senden kannst, und die Gebühren, die für andere Zahlungen anfallen. Wenn eine Gebühr anfällt, informieren wir dich darüber in der Revolut App, bevor du die Zahlung durchführst.

### Echtzeitüberweisungen an andere Revolut-Nutzer

- Kostenlos. Das gilt für alle Echtzeitüberweisungen an andere Revolut-Nutzer weltweit.

### Lokale Zahlungen

- Kostenlos. Das gilt für Zahlungen in deiner Basiswährung, die an ein Konto in deinem Land gesendet werden.

### Zahlungen innerhalb des europäischen Zahlungsraums

- Kostenlos. Das gilt für Zahlungen in Euro, die an ein Konto außerhalb deines Landes, aber innerhalb des europäischen Zahlungsraums (bekannt als „SEPA-

Raum“) gesendet werden.

### Überweisungen an eine Karte

- Für Überweisungen an eine Karte fällt eine Gebühr an.
- Dies bedeutet, dass mit der Revolut App eine Zahlung an eine unterstützte Nicht-Revolut-Kartennummer vorgenommen wird. Diese Gebühr wird in Echtzeit berechnet und dir in der App angezeigt, bevor du die Zahlung bestätigst. Du findest unsere Live-Gebühren auch hier. Die genaue Gebühr hängt von der Transaktion selbst ab (z. B. davon, wie viel du sendest und wohin).

### Alle anderen internationalen Zahlungen

- Du kannst unsere aktuellen Gebühren für internationale Zahlungen hier sehen.
- Du erhältst einen Rabatt von 40 % auf die Gebühr für alle internationalen Zahlungen, die du tätigst, unabhängig von deren Anzahl. Der Gebührenrabatt von 40 % wird für jede internationale Zahlung berechnet, die du tätigst. Die Gebühr (einschließlich des Rabatts) wird dir in der App angezeigt, bevor du eine Zahlung durchführst. Die genaue Gebühr hängt davon ab, welche Währung du sendest und wohin du sie sendest.
- Das gilt für alle internationalen Zahlungen (mit Ausnahme von Zahlungen innerhalb des europäischen Zahlungsraums, wie oben erläutert).

### Funktion „Alle Gebühren zahlen“

- Wenn du eine internationale Zahlung vornimmst, können zwischengeschaltete Banken Gebühren von dem von dir gesendeten Betrag abziehen. Unsere Funktion „Alle Gebühren bezahlen“ ermöglicht es dir, eine pauschale Vorauszahlung zu leisten, die garantiert, dass der Empfänger den vollen Betrag erhält. Diese Gebühr wird anstelle der Standardgebühr für internationale Zahlungen erhoben.
- Die Höhe der Gebühr hängt von deiner Basiswährung ab. Sie kann sich von Zeit zu Zeit ändern, aber du wirst die aktuelle Gebühr immer in der Revolut App sehen, bevor du der Überweisung zustimmst. Unsere aktuellen Gebühren und Routen, auf denen diese Funktion verfügbar ist, findest du hier.
- Ein Rabatt auf diese Gebühr (falls zutreffend) wird gemäß deinem Preisplan auf die gleiche Weise angewendet wie für andere internationale Zahlungsgebühren.

## Währungswechsel

Wann immer du einen Währungswechsel mit Revolut innerhalb des Wechsellimits deines Abos vornimmst:

- erhältst du immer den Revolut Wechselkurs
- erheben wir eine Wechselgebühr (sofern eine solche anfällt) und
- wenn möglich, werden wir dir die Gesamtkosten mitteilen, bevor du den Währungswechsel vornimmst.

Diese Gebühren gelten für den Wechsel von Geldwährungen. Wir haben sie weiter unten ausführlicher erklärt.
Du zahlst nur dann mehr, wenn du das für dein Abo geltende Wechsellimit für die faire Nutzung überschreitest. Wenn du dieses Limit überschreitest, wird dir für den zusätzlichen Betrag eine faire Nutzungsgebühr berechnet. Diese Limits sind:

- **Standard:**Wechsellimit von 1.000 EUR pro Monat. Für jeden zusätzlichen Währungswechsel fällt eine faire Nutzungsgebühr von 0,5 % an.
- **Plus:** Wechsellimit von 3.000 EUR pro Monat. Für jeden zusätzlichen Währungswechsel fällt eine faire Nutzungsgebühr von 0,5 % an.
- **Premium, Metal und Ultra:** Kein Wechsellimit. Keine faire Nutzungsgebühr.

Wenn möglich, werden dir der Kurs, eventuelle Gebühren und die Gesamtkosten in der App angezeigt, bevor du einen Währungswechsel vornimmst. Du kannst einen Blick darauf werfen, sie mit unseren Konkurrenten vergleichen und entscheiden, ob dir die Gesamtkosten gefallen oder nicht – wir denken, dass sie dir gefallen werden. Die einzige Ausnahme, in der es nicht möglich ist, dir die Gesamtkosten im Voraus anzuzeigen, ist, wenn du einen Kartenkauf tätigst, der einen Währungswechsel in Echtzeit erfordert (z. B. wenn du einen Kauf in USD tätigst, aber kein Guthaben in USD hast, so dass wir den Währungswechsel in Echtzeit für dich vornehmen müssen). Nach der Transaktion kannst du jedoch die Aufschlüsselung der Gesamtkosten in der App einsehen.

## Wechsel von Geldwährungen

Wenn du einen Währungswechsel mit Revolut durchführst, verwenden wir unseren Revolut Wechselkurs, fügen eine Gebühr hinzu (falls eine anfällt) und zeigen dir, wenn möglich, die Gesamtkosten an.
Wir verwenden unseren eigenen Revolut-Wechselkurs für einen Währungswechsel. Dieser Kurs wird von uns festgelegt. Es handelt sich um einen variablen Wechselkurs, der sich laufend ändert.
Das bedeutet, dass die Kauf- und Verkaufpreise für Fremdwährungen anhand einer Reihe von Daten verschiedener unabhängiger Quellen sowie der Höhe des

Transaktionsbetrags festgelegt werden. Du kannst die Wechselkurse für Fremdwährungen auf unserer Webseite oder in der App einsehen.
Die Wechselkurse bleiben dieselben, unabhängig davon, ob der Währungswechsel in der App oder im Rahmen einer Überweisung oder Zahlung stattfindet.
Bei der von uns erhobenen Gebühr (sofern zutreffend) handelt es sich um eine Wechselgebühr. Das ist eine variable Gebühr (was bedeutet, dass sie sich laufend ändert), die von den Eigenschaften deines Währungswechsel abhängt (zum Beispiel davon, was du wann umtauschst). Du kannst diese Gebühr in der App sehen.
Denke daran, dass der Währungswechsel auf dein Wechsellimit angerechnet wird, wenn du Standard- oder Plus-Kunde bist (aber nicht, wenn du Premium-, Metall- oder Ultra-Kunde bist).
Weitere Informationen über den Währungswechsel, den Revolut Wechselkurs und die Wechselgebühr findest du in unseren FAQs.

# Revolut Pro-Konto

Wenn du ein Revolut Pro-Konto hast, gelten die unten aufgeführten Gebühren für die Nutzung des Revolut Pro-Kontos und für alle Dienste, die dir als Revolut Pro-Kunde zur Verfügung stehen, wie z. B. das Produkt zur Zahlungsabwicklung. Weitere Informationen zu den Dienstleistungen, für die diese Gebühren anfallen, findest du in den Allgemeine Geschäftsbedingungen für Revolut Pro (die wir als „**Pro-Geschäftsbedingungen**“ bezeichnen) und in der Vereinbarung über Zahlungsabwicklungsdienste (die wir als „**Zahlungsabwicklung Bedingungen**" bezeichnen).

## Revolut Pro-Karte

Wenn du ein Revolut Pro-Konto hast und eine Revolut Pro-Karte bestellst, zeigen wir dir in der Revolut App an, welche Gebühr für die Karte erhoben wird, bevor du deine Karte bestellst. Deine Revolut Pro-Karte wird für das Kartenlimit in deinem persönlichen Abo nicht berücksichtigt.

## Versandgebühr für Revolut Pro-Karten

Die Versandgebühr hängt von der Versandart ab, die du bei der Bestellung der Karte ausgewählt hast.

- Standardversand (ohne Sendungsverfolgung): 7,99 EUR
- Expressversand (mit Sendungsverfolgung): 19,99 EUR
- Blitzschneller Versand: 9,99 EUR

# Abwicklungsgebühren für Zahlungen mit Revolut Pro

Wenn du Revolut Pro-Kunde bist und unser Zahlungsabwicklungsprodukt nutzt, gelten die unten aufgeführten Gebühren für deine Nutzung dieser Dienste. Unsere Gebühren für Online-Käufe enthalten eine prozentuale Gebühr und eine feste Gebühr. Weitere Informationen zu den Dienstleistungen, auf die sich diese Gebühren beziehen, und zu unserer Vorgehensweise bei der Kombination von Gebühren findest du in den Zahlungsabwicklungsbedingungen.
Es fallen die folgenden Gebühren an (wir nennen sie „**Revolut Pro Zahlungsabwicklungsgebühren**“):

| **Zahlungsart** | **Gebühr** |
|---|---|
| **Online-Zahlungen** | |
| Visa- oder Mastercard-Zahlungen mit Verbraucherkarten aus dem EWR | 1 % + 0,20 € |
| Visa-, Mastercard-, American Express-Zahlungen mit anderen Karten | 2,8 % + 0,20 € |
| American Express-Zahlungen mit Verbraucherkarten aus dem EWR | 1,7 % + 0,20 € |
| Revolut Pay (von Konto zu Konto) für Privatkunden | 1 % + 0,20 € |
| Revolut Pay (von Konto zu Konto) für Geschäftskunden und Revolut Pro Kunden | 2,8 % + 0,20 € |
| **Kartenzahlung bei persönlicher Anwesenheit** | |
| Visa- oder Mastercard-Zahlungen mit Verbraucherkarten aus dem EWR | 1,5 % |
| Visa-, Mastercard-Zahlungen mit anderen Karten | 1,5 % |
| American Express-Zahlungen mit Verbraucherkarten aus dem EWR | 1,7 % |
| American Express-Zahlungen mit anderen Karten | 1,7 % |
| Tap to Pay | 1,7 % |
| Revolut Pay (von Konto zu Konto) für Geschäftskunden und Revolut Pro Kunden | 2,6 % + 0,02 € |

**Händler-Rückbuchungen (Chargeback)**

Wenn einer deiner Kunden eine Transaktion anfechtet, kann er eine „Rückbuchung“ beantragen. Das kann beispielsweise der Fall sein, wenn sie behaupten, eine Transaktion sei auf betrügerische Weise erfolgt oder ein Produkt sei gefälscht oder nicht geliefert worden. Wenn die Rückbuchung erfolgreich ist, wird die Transaktion zurückerstattet, aber dir wird eine Rückbuchungsgebühr berechnet. Die Rückbuchungsgebühr hängt von der Währung der ursprünglichen Transaktion ab, wie unten beschrieben. Möglicherweise kannst du die Rückzahlungsforderung anfechten. Weitere Informationen zu Auseinandersetzungen und Rückbuchungen findest du in unserer Vereinbarung über Zahlungsabwicklungsdienste.
Die Rückbuchungsgebühr hängt von der Währung der ursprünglichen Transaktion ab. Wenn du nachweisen kannst, dass die Transaktion rechtmäßig war und du die Produkte oder Dienstleistungen entsprechend der Vereinbarung mit dem Kunden geliefert hast, kann die ausstellende Bank die Rückbuchung rückgängig machen. In diesem Fall bekommst du auch die Rückbuchungsgebühr auf dein „Revolut Pro“-Konto zurückerstattet.
Im Folgenden findest du die einzelnen Beträge der Rückbuchungsgebühr:

| | |
|---|---|
| AED | 70 |
| AUD | 30 |
| CAD | 25 |
| CHF | 20 |
| CZK | 470 |
| DKK | 130 |
| EUR | 15 |
| GBP | 15 |
| HKD | 150 |
| HUF | 6000 |
| ILS | 70 |
| JPY | 2000 |
| MXN | 450 |
| NOK | 200 |
| NZD | 30 |
| PLN | 80 |
| QAR | 70 |
| RON | 85 |
| RUB | 1400 |
| SAR | 70 |

| | |
|---|---|
| AED | 70 |
| SEK | 200 |
| SGD | 30 |
| THB | 600 |
| TRY | 130 |
| USD | 20 |
| ZAR | 350 |

Hier kannst du dir diese Informationen im standardisierten Format der Aufsichtsbehörde ansehen.
Ein Glossar der hier verwendeten Begriffe ist kostenlos erhältlich.

**Gebühren für Kryptowährungen und Edelmetalle**
Diese Seite enthält die Gebühren für die Dienstleistungen, die dir von uns, Revolut Bank UAB, Zweigniederlassung Deutschland, zur Verfügung gestellt werden. Die Edelmetall-Produkte werden von unserem britischen Unternehmen Revolut Ltd., die Kryptowährungsprodukte von Revolut Digital Assets Europe Limited ("**RDAEL**") angeboten. Diese Gebühren kannst du dir hier ansehen (scrolle nach unten bis zum Ende der Seite).

# Part II

# Revolut Bank UAB German Branch

# Personal Fees (Metal)

This version of our Personal Fees (Standard) applies to you if you reside in Germany and your IBAN starts with DE.
This version of terms will apply from 15 October 2026 except where indicated otherwise. Please click here to see the previous terms until 15 October 2026.
If you reside in Germany and your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this

version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part III or Part IV.

# Subscription

### Subscription fee

The applicable subscription fee is determined by your enrolment date:

- Subscribed before 07 May 2026: €13.99 a month or €135 a year.
- Subscribed on or after 07 May 2026: €15.99 a month or €155 a year

# Add money

### Add money

- Stored card: free. However, if you add money with a card that has not been issued within the EEA (e.g. a card issued in the US) or you add money with a commercial card then we may charge a small fee just to cover our costs.
- Bank transfer: free.

# Physical Cards

### First Revolut Card

- Your first card can be a Metal, Premium or Standard one. Premium and Standard Cards are free. A Metal Card is €40 but we will waive the Metal Card fee if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing.
- We will waive the standard and express card delivery fee if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing. You can choose the lightning delivery method but its fee will not be waived.

### Second Revolut Card

- Your second card can be a Metal, Premium or Standard one. Premium and Standard Cards are free. A Metal Card is €40 but we will waive the Metal Card fee if you did not order a Metal Card as first card (you only get one free Metal Card) and you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing.
- We will waive the standard and express card delivery fee if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing. You can choose the lightning delivery method but its fee will not be waived.

### Additional Revolut Cards

- Your first two cards are free as a Metal customer (as set out above). Apart from that, we charge €40 per additional Metal Card and €10 per additional non-Metal card, plus delivery fee.

### Custom Card (design your own card in the Revolut app)

- This feature is subject to card stock availability. We'll tell you what fee applies before you order your Customer Card in the App.

### Special Edition Card

- Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the Revolut app).

### Delivery Fee for Revolut Cards

The delivery fee depends on the delivery method chosen by you when you order the card.

- Standard (untracked) delivery: 7.99 EUR
- Express (tracked) delivery: 19.99 EUR
- Lightning delivery: 9.99 EUR

### Virtual Revolut Cards

- Free.

## Spend

*The following section applies from 15 October 2026*

### ATM Withdrawals

- First €800 per rolling month are free of charge. Additional withdrawals are charged with 2% of the withdrawal amount or €1, whichever is higher
- **Cardless ATM withdrawals using BLIK:** For each withdrawal, we charge a fee of 2% of the amount you withdraw or PLN 5, whichever is higher. We always take this fee from your PLN sub-account. For all other ATM withdrawals, the fees listed above apply (if any).

## Send

Everyone on Revolut can send money in one way or another for free.
Depending on your plan, you may only be able to make set types of payments, or a set number of them, for free. This page sets out the payments you can send for free on a Premium plan, and the fees you will pay for any other payments. If a fee applies, we'll let you know in the Revolut app before you make the payment.

### Instant Transfers to other Revolut Users

- Free. This means any Instant Transfer to any Revolut user, globally.

### Local payments

- Free. This means payments in your base currency that are sent to an account in your country.

### Payments within the Single European Payments Area

- Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").

### Card transfers

- A fee applies for card transfers. This means payments directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the Revolut app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).

### All other international payments

- You can see our live fees for international payments here.
- You will receive a 40% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 40% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be shown to you in the Revolut app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to.
- This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

### Pay All Fees feature

- When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our "Pay All Fees" feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee.
- The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the Revolut app before you agree to the transfer. You can see our current fees and the routes where this feature is available on our pricing page here.

## Exchange

Whenever you make an exchange using Revolut within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and
- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.
If you exceed your plan's exchange limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard:** Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Plus:** Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra:** No exchange limit. No fair usage fee

Where possible, the rate, any fee and the total cost will be shown to you in the Revolut app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not - we think you will like it. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the Revolut app.

### Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies), and where possible show you the total cost. We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate and is constantly changing. This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.
Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.
The fee we charge (if one applies) is an exchange fee. This is a variable fee (which means it is constantly changing) depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is in the app.
Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or Ultra customer).
Please see our FAQ for more information about the money currency exchange, Revolut exchange rate and exchange fee.

## Revolut Pro Account

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the Revolut Pro Account terms (which we call the "Pro Terms") and the Payment Processing Services Agreement (which we call the "Payment Processing Terms") for more information about the services these fees relate to.

### Revolut Pro Card

- If you have a Revolut Pro account and order a Revolut Pro Card, we'll show you what fee applies for the card before you order your card in the Revolut app. Your Revolut Pro Card does not count towards the card limit on your Personal plan.

## Delivery Fee for Revolut Pro Cards

The delivery fee depends on the delivery method chosen by you when you order the card.

- Standard (untracked) delivery: 7.99 EUR
- Express (tracked) delivery: 19.99 EUR
- Lightning delivery: 9.99 EUR

## Revolut Pro Payment Processing Fees

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.
The following fees will apply (we call these the "Revolut Pro Payment Processing Fees"):

| **Payment Type** | **Fee** |
|---|---|
| **Online payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1% + €0.20 |
| Visa/MasterCard/American Express payments using any other cards | 2.8% + €0.20 |
| American Express payments using EEA consumer cards | 1.7% + €0.20 |
| Revolut Pay (Account to account) for Retail users | 1% + €0.20 |
| Revolut Pay (Account to account) for Revolut Business or Revolut Pro users | 2.8% + €0.20 |
| **In person card payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1.5% |
| Visa/MasterCard payments using any other cards | 1.5% |
| American Express payments using EEA consumer cards | 1.7% |

| Payment Type | Fee |
|---|---|
| American Express payments using any other cards | 1.7% |
| Tap to Pay | 1.7% |
| Revolut Pay (Account to account) for Revolut Business or Revolut Pro users | 2.6% + €0.02 |

**Merchant Chargebacks**

If one of your customers disputes a transaction, they can raise a 'chargeback' request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, but you'll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge the chargeback request.

There is more information about disputes and chargebacks in our Payment Processing Services Agreement.

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Revolut Pro account.

Please see the details about chargeback fee amounts below:

| | |
|---|---|
| AED | 70 |
| AUD | 30 |
| CAD | 25 |
| CHF | 20 |
| CZK | 470 |
| DKK | 130 |
| EUR | 15 |
| GBP | 15 |
| HKD | 150 |
| HUF | 6000 |
| ILS | 70 |
| JPY | 2000 |
| MXN | 450 |
| NOK | 200 |

| | |
|---|---|
| AED | 70 |
| NZD | 30 |
| PLN | 80 |
| QAR | 70 |
| RON | 85 |
| RUB | 1400 |
| SAR | 70 |
| SEK | 200 |
| SGD | 30 |
| THB | 600 |
| TRY | 130 |
| USD | 20 |
| ZAR | 350 |

To view this in the regulator's standardised format please click here.
A glossary of the terms used in this document is available free of charge.

**Cryptocurrency & Precious Metals fees**
This page shows the fees for the services provided to you by us, Revolut Bank UAB, Zweigniederlassung Deutschland. The Precious Metals products are offered by our UK company, Revolut Ltd, Cryptocurrency products are offered by Revolut Digital Assets Europe Limited ("RDAEL"). You can see these fees here (scroll down to the bottom of the page).

# Part III

# Revolut Bank UAB

# Personal Fees (Metal)

This version of terms will apply from 15 October 2026 except where indicated otherwise. Please click here to see the previous terms until 15 October 2026.

# Subscription

## Subscription fee

- €13.99 a month or € 135 a year

# Add money

### Add money

- Free.

However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

# Card

### First Revolut Metal card

- Free. Your first card can be a Metal Premium or Standard one (but remember, you may have to pay a card delivery fee for standard and express delivery and €40 for the Metal card itself if you cancel your subscription within 14 days of signing up and a Metal card has been sent. You can choose lightning delivery but you'll always have to pay its fee).

## Second Revolut Metal card

- Also free. Your second card can be a Metal, Premium or Standard one (unless your first card was Metal - you only get one free Metal card). If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery feefor standard and express delivery. You can choose lightning delivery but you'll always have to pay its fee.

## Additional Revolut Cards

- Your first two cards are free as a Metal customer (as set out above). After this, we charge €40 per additional Metal card (or €10 per additional non Metal card).

### Custom Card (design your own card in the Revolut App)

- £5 and a delivery fee applies. If you need to replace a Custom Card, the same fee applies.

### Special Edition Card

- Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again.

#### Revolut Pro Card

- If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app. A delivery fee also applies. Your Pro card does not count towards the card limit on your Personal plan.

### Delivery Charge for Revolut cards

The delivery fee depends on the delivery method chosen by you when you order the card.

- Standard (untracked) delivery: Free (but remember, you may have to pay the fee of 7.99 EUR back if you cancel your plan within 14 days of ordering the card).
- Express (tracked) delivery: Free (but remember, you may have to pay the fee of 19.99 EUR back if you cancel your plan within 14 days of ordering the card).
- Lightning delivery: 9.99 EUR

In some cases, delivery fees may apply to all delivery methods for Special Edition cards.

### Virtual Revolut Cards

- Free.

## Spend

*The following section applies from 15 October 2026*

### ATM Withdrawals

- Free withdrawals up to €800 per rolling month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.
- **Cardless ATM withdrawals using BLIK:** We charge a fee of 2% of the amount you withdraw. The fee is at least 5 PLN for each withdrawal. We always take this fee from your PLN sub-account. For all other ATM withdrawals, the fees listed above apply (if any).

### Plan Cashback

- The maximum Plan Cashback you can receive in one monthly billing cycle is €13.99.

# Send

Everyone on Revolut can send money in one way or another for free.
Depending on your plan, you may only be able to make set types of payments, or a set number of them, for free. This page sets out the payments you can send for free on a Metal plan, and the fees you will pay for other payments. If a fee applies we'll let you know in the Revolut app before you make the payment.

## Transfers to other Revolut Users

- Free. This means any Instant Transfer to any Revolut user, globally.

## Local payments

- Free. This means payments in your base currency that are sent to an account in your country.

## Payments within the Single European Payments Area

- Free. This means payments in euros that are sent to an account outside your country but inside the *Single Euro Payments Area* (known as "SEPA"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu.

### Card transfers

A fee applies for card transfers.

- This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).

### All other international payments

- You can see our live fees for international payments here.
- You will receive a 40% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 40% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be shown to you in the Revolut app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to.
- This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

#### Pay All Fees feature

- When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our “Pay All Fees” feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee.
- The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the app before you agree to the transfer. You can see our current fees and the routes where this feature is available on our pricing page here.
- A discount on this fee (if any) will be applied according to your price plan in the same way as for other international payment fees.

## Exchange

Whenever you make an exchange using Revolut within your plan’s exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and
- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.

The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard and Plus**: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra**: No exchange limit. No fair usage fee.

Where possible, the rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not - we think you will like it. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

## Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies), and where possible show you the total cost. We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate and is constantly changing. This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.
Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.
The fee we charge (if one applies) is an exchange fee. This is a variable fee (which means it is constantly changing) depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is in the app.
Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or Ultra customer).
Please see our FAQs for more information about the money currency exchange, Revolut exchange rate and exchange fee.

# Revolut Pro Account

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the Revolut Pro Account terms (which we call the "**Pro Terms**") and the Payment Processing Services Agreement (which we call the "**Payment Processing Terms**") for more information about the services these fees relate to.

**Revolut Pro Payment Processing Fees**

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Our fees for online payments include a percentage fee and a fixed fee. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.

The following fees will apply (we call these the "**Revolut Pro Payment Processing Fees**"):

| Payment Type | Fee |
|---|---|
| **Online payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1% + €0.20 |
| Visa/MasterCard/American Express payments using any other cards | 2.8% + €0.20 |
| American Express payments using EEA consumer cards | 1.7% + €0.20 |
| Revolut Pay (Account to account) for Retail users | 1% + €0.20 |
| Revolut Pay (Account to account) for Revolut Business or Revolut Pro users | 2.8% + €0.20 |
| **In person card payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1.5% |
| Visa/MasterCard payments using any other cards | 1.5% |
| American Express payments using EEA consumer cards | 1.7% |
| American Express payments using any other cards | 1.7% |

| Payment Type | Fee |
|---|---|
| Tap to Pay | 1.7% |
| Revolut Pay (Account to account) for Revolut Business or Revolut Pro users | 2.6% + €0.02 |

**Merchant Chargebacks**

If one of your customers disputes a transaction, they can raise a 'chargeback' request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, but you'll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge the chargeback request.

There is more information about disputes and chargebacks in our Payment Processing Services Agreement.

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Revolut Pro account.

Please see the details about chargeback fee amounts below:

| AED | 70 |
|---|---|
| AUD | 30 |
| CAD | 25 |
| CHF | 20 |
| CZK | 470 |
| DKK | 130 |
| EUR | 15 |
| GBP | 15 |
| HKD | 150 |
| HUF | 6000 |
| ILS | 70 |
| JPY | 2000 |
| MXN | 450 |
| NOK | 200 |
| NZD | 30 |

| | |
|---|---|
| AED | 70 |
| PLN | 80 |
| QAR | 70 |
| RON | 85 |
| RUB | 1400 |
| SAR | 70 |
| SEK | 200 |
| SGD | 30 |
| THB | 600 |
| TRY | 130 |
| USD | 20 |
| ZAR | 350 |

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A glossary of the terms used in this document is available free of charge.

**Cryptocurrency & Precious Metals fees**
This page shows the fees for the services provided to you by us, Revolut Payments UAB. The Precious Metals products are offered by our UK company, Revolut Ltd, Cryptocurrency products are offered by Revolut Digital Assets Europe Limited ("RDAEL"). You can see these fees here (scroll down to the bottom of the page).

# Part IV

# Revolut Bank UAB- For Revolut Bank UAB customers who subscribed to Revolut Metal (including by upgrade or downgrade) as of 06 August 2024 or who signed up to RevPoints

## Personal Fees (Metal)

If you reside in Germany, have an IBAN starting with LT and have an subscribed to Revolut Metal (including by upgrade and downgrade) as of 06 August 2024 or have signed up to RevPoints, this version of our Personal Fees (Metal) applies to you. This version of terms will apply from 15 October 2026 except where indicated otherwise. Please click here to see the previous terms until 15 October 2026.
If you reside in Germany, have an IBAN starting with LT and have subscribed to Revolut Metal before 06 August 2024 and have not subscribed to RevPoints, please see Part III above for the fees relevant to you.

# Subscription

## Subscription fee

The applicable subscription fee is determined by your enrolment date:

- Subscribed before 07 May 2026: €13.99 a month or €135 a year.
- Subscribed on or after 07 May 2026: €15.99 a month or €155 a year

# Add money

### Add money

- Free.

However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

# Card

### First Revolut Metal card

- Free. Your first card can be a Metal Premium or Standard one (but remember, you may have to pay a card delivery fee for standard and express delivery and €40 for the Metal card itself if you cancel your subscription within 14 days of signing up and a Metal card has been sent. You can choose lightning delivery but you'll always have to pay its fee).

## Second Revolut Metal card

- Also free. Your second card can be a Metal, Premium or Standard one (unless your first card was Metal - you only get one free Metal card). If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee for standard and express delivery. You can choose lightning delivery but you'll always have to pay its fee.

### Additional Revolut Cards

- Your first two cards are free as a Metal customer (as set out above). After this, we charge €40 per additional Metal card (or €10 per additional non Metal card).

## Custom Card (design your own card in the Revolut App)

- £5 and a delivery fee applies. If you need to replace a Custom Card, the same fee applies.

## Special Edition Card

- Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again.

### Revolut Pro Card

- If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app. A delivery fee also applies. Your Pro card does not count towards the card limit on your Personal plan.

## Delivery Charge for Revolut cards

The delivery fee depends on the delivery method chosen by you when you order the card.

- Standard (untracked) delivery: Free (but remember, you may have to pay the fee of 7.99 EUR back if you cancel your plan within 14 days of ordering the card).
- Express (tracked) delivery: Free (but remember, you may have to pay the fee of 19.99 EUR back if you cancel your plan within 14 days of ordering the card).
- Lightning delivery: 9.99 EUR

In some cases, delivery fees may apply to all delivery methods for Special Edition cards.

### Virtual Revolut Cards

- Free.

## Spend

*The following section applies from 15 October 2026*

### ATM Withdrawals

- Free withdrawals up to €800 per rolling month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.
- **Cardless ATM withdrawals using BLIK:** We charge a fee of 2% of the amount you withdraw. The fee is at least 5 PLN for each withdrawal. We always take this fee from your PLN sub-account. For all other ATM withdrawals, the fees listed above apply (if any).

## Send

Everyone on Revolut can send money in one way or another for free.
Depending on your plan, you may only be able to make set types of payments, or a set number of them, for free. This page sets out the payments you can send for free on a Metal plan, and the fees you will pay for other payments. If a fee applies we'll let you know in the Revolut app before you make the payment.

### Transfers to other Revolut Users

- Free. This means any Instant Transfer to any Revolut user, globally.

### Local payments

- Free. This means payments in your base currency that are sent to an account in your country.

### Payments within the Single European Payments Area

- Free. This means payments in euros that are sent to an account outside your country but inside the *Single Euro Payments Area* (known as "SEPA"). For Swedish

customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu.

### Card transfers

A fee applies for card transfers.

- This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).

## All other international payments

- You can see our live fees for international payments here.
- You will receive a 40% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 40% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be shown to you in the Revolut app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to.
- This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

### Pay All Fees feature

- When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our “Pay All Fees” feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee.
- The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the app before you agree to the transfer. You can see our current fees and the routes where this feature is available on our pricing page here.
- A discount on this fee (if any) will be applied according to your price plan in the same way as for other international payment fees.

# Exchange

Whenever you make an exchange using Revolut within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and
- Where possible, we will tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.

The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:

- **Standard and Plus**: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra**: No exchange limit. No fair usage fee.

Where possible, the rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not - we think you will like it. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

## Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies), and where possible show you the total cost. We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate and is constantly changing. This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.
Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.
The fee we charge (if one applies) is an exchange fee. This is a variable fee (which means it is constantly changing) depending on the parameters of your exchange (like

what you are exchanging and when). You can see what this fee is in the app. Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium, Metal or Ultra customer).
Please see our FAQs for more information about the money currency exchange, Revolut exchange rate and exchange fee.

## Revolut Pro Account

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the Revolut Pro Account terms (which we call the "**Pro Terms**") and the Payment Processing Services Agreement (which we call the "**Payment Processing Terms**") for more information about the services these fees relate to.

**Revolut Pro Payment Processing Fees**

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Our fees for online payments include a percentage fee and a fixed fee. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.
The following fees will apply (we call these the "**Revolut Pro Payment Processing Fees**"):

| Payment Type | Fee |
|---|---|
| **Online payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1% + 0.20 € |
| Visa/MasterCard/American Express payments using any other cards | 2.8% + 0.20 € |
| American Express payments using EEA consumer cards | 1.7% + 0.20 € |
| Revolut Pay (Account to account) for Retail users | 1% + 0.20 € |
| Revolut Pay (Account to account) for Revolut Business or Revolut Pro users | 2.8% + €0.20 |
| **In person card payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1.5% |

| Payment Type | Fee |
|---|---|
| Visa/MasterCard payments using any other cards | 1.5% |
| American Express payments using EEA consumer cards | 1.7% |
| American Express payments using any other cards | 1.7% |
| Tap to Pay | 1.7% |
| Revolut Pay (Account to account) for Revolut Business or Revolut Pro users | 2.6% + €0.02 |

**Merchant Chargebacks**

If one of your customers disputes a transaction, they can raise a 'chargeback' request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, but you'll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge the chargeback request.

There is more information about disputes and chargebacks in our Payment Processing Services Agreement.

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Revolut Pro account.

Please see the details about chargeback fee amounts below:

| | |
|---|---|
| AED | 70 |
| AUD | 30 |
| CAD | 25 |
| CHF | 20 |
| CZK | 470 |
| DKK | 130 |
| EUR | 15 |
| GBP | 15 |
| HKD | 150 |
| HUF | 6000 |
| ILS | 70 |

| | |
|---|---|
| AED | 70 |
| JPY | 2000 |
| MXN | 450 |
| NOK | 200 |
| NZD | 30 |
| PLN | 80 |
| QAR | 70 |
| RON | 85 |
| RUB | 1400 |
| SAR | 70 |
| SEK | 200 |
| SGD | 30 |
| THB | 600 |
| TRY | 130 |
| USD | 20 |
| ZAR | 350 |

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**Cryptocurrency & Precious Metals fees**
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