

# Metal Plan

Changes to the fee page apply from 29th July 2023. The [previous Metal fees page](#) will apply until 28th July 2023 (Please refer to "History" for previous Metal fees page)

## Subscription

- S\$19.99 a month or S\$199 a year.

## Add money

**Please Note: For topping up from certain cards, a surcharge of the transaction value will apply as set out below.** The information pertaining to the surcharge will be displayed in-app at the time of transaction and before the transaction is processed. The first top up of your Revolut account from all credit cards is free.

| Card Type                                                | Surcharge Rate |
|----------------------------------------------------------|----------------|
| Mastercard debit card (Singapore issued, consumer card)  | 0.51%          |
| Mastercard credit card (Singapore issued, consumer card) | 0.62%          |
| Visa debit card (Singapore issued, consumer card)        | 0.30%          |
| Visa credit card (Singapore issued, consumer card)       | 1.97%          |
| International consumer debit & credit cards              | 2.08%          |
| Commercial debit & credit cards                          | 1.12%          |

### ***From bank accounts in Singapore:***

Free.

Additionally, please be advised that your bank or card issuer may charge you a fee for adding money to Revolut and it is your responsibility to bear these fees (if any).

## Card

First Revolut Card:

- Free (but remember, you may have to pay charges if you cancel your subscription within 14 days of signing up and a Metal card has been sent).

#### Virtual Revolut Cards:

- Free.

#### Replacement Revolut Cards:

- Your first replacement is free. After this, we charge S\$70 per replacement

#### Delivery Charge for Revolut Cards:

- Free express delivery (but remember, you may have to pay charges if you cancel your subscription within 14 days of signing up and a Metal card has been sent).

#### Promotional Cards:

- Please refer to the promotional terms for the applicable fees.

## Spend

#### ATM Withdrawals:

- Withdrawals at international ATMs (ATMs outside of Singapore) at up to S\$1,050 per rolling month are free. ATM withdrawals are not permitted in Singapore. Anything over the above limits is charged at 2% of value of the amount withdrawn, or S\$1.49, whichever is higher.

## Send

#### Transfers to other Revolut Users:

- Free.

#### SGD Transfers to Bank Accounts in Singapore:

- Free.

#### Other Transfers:

- Free.

#### 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. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).
- The following fees apply for card transfers. All fees are priced in S\$ here, but will be charged in the currency of your transfer. The amount sent to the recipient, and your fee, will always be shown to you in the app before you agree to the payment.

- Card transfers within Singapore, i.e to a Singapore issued card, will be free for the first 5 transfers a month. After that they will be charged at the following rates based on your plan:
  1. Standard: S\$2.99 per transfer
  2. Premium: S\$0.99 per transfer
  3. Metal: free
- For card transfers outside Singapore, you will be charged 0.8% of the amount you are sending and a fee of S\$1.75.
- The example table below shows how this works in practice on different size transactions. Remember that these fees only relate to the payment, so other fees may apply (for example, for foreign exchange) as well.

| Amount you're sending                                      | S\$10   | S\$100  | S\$500  | S\$2,500 |
|------------------------------------------------------------|---------|---------|---------|----------|
| Fee for sending to a card in Singapore (within free limit) | S\$0    | S\$0    | S\$0    | S\$0     |
| Fee for sending to a card outside Singapore                | S\$1.83 | S\$2.55 | S\$5.75 | S\$21.75 |

## 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 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, we use simple and transparent pricing:

- You get the real exchange rate;
- We add a small, transparent exchange fee (if one applies); and
- You see the total cost, with no hidden mark-ups or surprises.

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

The only time you will pay more than this is if you exceed the exchange fair usage limit for your plan. If you do, you will be charged an exchange fair usage fee on any exchange above the limit. Our Standard plan allows you to make S\$5,000 of exchange per month without an exchange fair usage fee, while Premium gives you a S\$15,000 allowance. However, after that, an exchange fair usage fee of 0.5% applies. Metal users will continue to enjoy unlimited exchanges without a fair usage fee.

Please note that from 29th July 2023 - 29th October 2023, weekend fees for making exchanges on the weekend will not apply, and you will be able to make such weekend exchanges without any extra fees during this period.

In all cases, the rate, and any fee (if one applies), will be shown to you separately in the app, along with the total cost, before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the overall price or not - we think you will like it.

### **Exchanging money currencies**

Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee (if one applies) = total cost.

We use the real exchange rate for money currency exchanges. The "real" rate can mean different things to different people (and can be given different names, like the "interbank" rate). But the truth is money currencies are exchanged by many different players on many different markets and there's no one rate to rule them all. Here at Revolut, the real exchange rate means the buy and sell rates we have determined based on the foreign exchange market data feeds we consume from a range of different independent sources. This is a variable exchange rate (which means it is constantly changing). We think you'll really like it.

The fee we charge (if one applies) is a single fee for money currency conversions. This is a variable fee, which means it changes depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is, and how it is made up, in the app. It covers the following things:

- Exchanging an uncommon currency. This covers the costs and risks to us of dealing in less common or restricted currencies.
- Exchanging when the market is closed. This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).

The highest rate relevant to your conversion will apply.

### **Fees during Foreign Exchange Market Hours for Metal Plan Customers**

No fee for all currencies

### **Fees outside Foreign Exchange Market Hours for Metal Plan Customers**

1.0% for all currencies

### **Exchanging precious metals**

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

The exchange rate we use for precious metals is set out in our Precious Metals Terms. It is set by us, and is a variable exchange rate (which means it is constantly changing). You can always

see the current precious metals exchange rate in the Revolut app.

For all precious metal conversions, we charge the greater of a fixed minimum fee or a variable fee where:

The fixed minimum fee is SGD\$1.49; or

The variable fee is 1.99% of the value of the precious metal conversion for Standard users (and 1.49% for Premium and Metal users).

We don't charge you any other fees for this service.

As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your precious metal conversions count towards your exchange fair usage limit if you are a Standard or Premium customer (but not if you're a Metal customer).

**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

From the week of 7th November 2022, we will charge you the following fees in relation to our crypto product depending on your plan:

- Standard users: 1.99% of the value of your crypto transaction or the currency equivalent of SGD\$1.49, whichever is greater. This ‘minimum fee’ amount is based on the currency of your residence.
- Premium and Metal users: 0.99% of the value of your crypto transaction.

As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard customer but not if you're a Premium or Metal customer.

**Cancellation and Variation**

Cancellation and variation fees

| Cancellation period | Subscription paid monthly                                                                                                                                                  | Subscription paid Annually                                                                                                   |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Within 14 days      | <ul style="list-style-type: none"><li>• Full refund of your subscription fee.</li><li>• If we sent you a Metal Card, we'll charge you for the cost of the card.*</li></ul> | <p>Full refund of your subscription fee.</p> <p>If we sent you a Metal Card, we'll charge you for the cost of the card.*</p> |

| Cancellation period           | Subscription paid monthly                                                                                                                                                                                                                                                                                                                                               | Subscription paid Annually                                                                                                                   |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Between 14 days and 10 months | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• You must pay the subscription for the month in which you cancel or downgrade your subscription.</li> <li>• You'll be charged an administration fee for early cancellation which is equivalent to two monthly payments of the subscription fee (S\$19.99 x 2 months).</li> </ul> | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• No early cancellation administration fee.</li> </ul> |
| More than 10 months           | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• You must pay the subscription for the month in which you cancel or downgrade your subscription.</li> <li>• No early cancellation administration fee.</li> </ul>                                                                                                                 | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• No early cancellation administration fee.</li> </ul> |

\* The cost of a Metal Card is S\$70.00.