This version of our terms will apply from 9 October 2023, except where indicated otherwise. If you would like to see the terms that apply until 9 October 2023, please click here.

Subscription

Subscription fee

- 25,99 лв. a month or 260 лв. 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 US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.
- Bank transfer: free.
- Paysafe cash top-up: 2.5 % per transaction. Limits apply. Please see the limits here.

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 and 90 лв. for the Metal card itself if you cancel your subscription within 14 days of signing up and a Metal card has been sent).

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.

Additional Revolut Cards

- Your first two cards are free as a Metal customer (as set out above). After this, we charge 90 лв. per additional Metal card (or 20 лв. per additional non Metal card).

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 card in the App. Express delivery of a Custom Card is free. 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 - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan.

Express delivery for Revolut cards

- Free express delivery (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card).

Virtual Revolut Cards

- Free.

Spend

ATM Withdrawals

- Free withdrawals up to 1800 лв, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of 1 лв. per withdrawal.

Plan Cashback

- The maximum Plan Cashback you can receive in one monthly billing cycle is 25,99 лв.

Send

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. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). You can also see our live fees here.

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 calculated in real time and shown to you in the app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.
- 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 2000 лв per month. Fair usage fee of 1% for Standard and 0.5% for Plus plans 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 (which means it is constantly changing). We think you'll really like it.

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).

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. 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"):

- 2.5% for online payments,

- and 1.5% for offline payments using the Card Reader.

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:

AUD
30
CAD
25
CHF
20
DKK
130
EUR
15
GBP
15
HKD
150
JPY
2000
NOK
200
NZD
30
PLN
80

SEK
200
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. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).