

The Personal Fees (Metal) were updated on 11 October 2024 and apply to all Metal plan users who opened their Revolut Account on or after 11 October 2024. Any pricing difference between these terms and the previous terms (see below) will be waived until 11 November 2024.

If you are a Metal plan user who opened your Revolut Account before 11 October 2024, the previous version of the terms (click [here](#)) will apply to you until 11 November 2024.

Subscription

Subscription type	Payment frequency	Fee
Metal Account Annual Subscription	Monthly	A\$24.99
	Annually	A\$225

Add money

From	Fee	A\$500 add money example
Bank Account	A\$0	A\$0
Australian Prepaid & Debit Card*	A\$0	A\$0
Australian Credit & Corporate Card*	Up to 1% of the transaction amount	A\$5.00
Foreign Prepaid, Debit, & Credit Card*	Up to 2% of the transaction amount	A\$10.00
Foreign Corporate Card*	Up to 2.5% of the transaction amount	A\$12.50

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

Cards

Card fees

Card type	Number of cards	Fee
Revolut Card * <i>Note: if you do not want a Revolut Metal Card, you may instead choose a second Revolut Non-Metal Card.</i>	First Revolut Card	A\$0
	Second Revolut Card	A\$0
	Additional Revolut Metal Card This includes replacements for lost or stolen cards.	A\$79.99 per card
	Additional Revolut Non-Metal Card This includes replacements for lost or stolen cards.	A\$24.99 per card
Revolut <18 Card	First Revolut <18 Card	A\$0
	Second Revolut <18 Card	A\$0
	Additional Revolut <18 Card This includes replacements for lost or stolen cards.	A\$24.99 per card
Joint Account Card **	First Joint Account Card	A\$0
	Additional Joint Account Non-Metal Card This includes replacements for lost or stolen cards.	A\$24.99 per card
	Additional Joint Account Metal Card This includes replacements for lost or stolen cards.	A\$79.99 per card

Card type	Number of cards	Fee
Virtual Revolut Card	Per card	A\$0
Single Use Virtual Revolut Card	Per card	A\$0

* You are only entitled to one Revolut Metal Card at no cost.

** 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 fees

Feature type	Applicable card type	Fee
Card Personalisation	Revolut Card	A\$0
	Revolut <18 Card	A\$0

Delivery fee

Delivery type	Fee
Express Delivery	A\$0

Spend

ATM withdrawals

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
Revolut Card ATM Withdrawal <i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>	Up to A\$1,400 (the Metal ATM Withdrawal Allowance)*	A\$0
	Any amount over the Metal ATM Withdrawal Allowance*	2% of the value of the ATM withdrawal Subject to a minimum charge of A\$1.50

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
		For example, withdrawing A\$100 over the Metal ATM Withdrawal Allowance will incur a A\$2 fee.
Revolut <18 Card ATM Withdrawal <i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>	Up to A\$70 (the Revolut <18 ATM Withdrawal Allowance)	A\$0**
	Any amount over the Revolut <18 ATM Withdrawal Allowance	2% of the value of the ATM withdrawal For example, withdrawing A\$100 over the Revolut <18 ATM Withdrawal Allowance will incur a A\$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 Revolut users <i>Note: if the transfer involves an exchange, exchange fees may apply.</i>	A\$0
AUD transfers to bank accounts in Australia	A\$0
Mobile wallet transfers <i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i>	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

Transfer type	Fee
	the Currency Transfer Fees Section (Metal) .*
Transfers made using the "Pay all Fees" feature	<p>Fee varies based on what currency you are sending and where you are sending it to.</p> <p>Fee is disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Metal).*</p>
<p>All other transfers, including:</p> <ul style="list-style-type: none"> • international transfers in the local currency of the recipient country; and • transfers in currencies other than the local currency of the recipient country. <p>For example, sending a payment in GBP to a UK bank account, or sending a payment in AUD to a UK bank account.</p> <p><i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i></p>	<p>Fee varies based on what currency you are sending and where you are sending it to.</p> <p>Fee is disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Metal).*</p>

* If you have 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, as set out in the tables below. You will always see the exchange rate and any applicable fees in the Revolut app prior to making a transaction.

Market Hours

Hours	Time
During market hours	Sunday 6:01pm and Friday 4:59pm, New York time For reference only, Monday 8:01am (AEST) to Saturday 6:59am (AEST)
Outside market hours	Friday 5pm and Sunday 6pm, New York time For reference only, Saturday 7am (AEST) to Monday 8am (AEST)

Fair usage limits

Type	Exchange limit*
Revolut <18 fair usage limit	Up to A\$450 per monthly billing cycle

Metal Account Exchange Fees

Exchange type	Time	Fee	A\$500 example
Fiat currencies	During market hours	A\$0	A\$0
	Outside market hours	1% of the value of the exchange	A\$5
Precious metals	Any time	0.49% of the value of the exchange. Subject to a A\$1.99 minimum fee.	A\$2.45

Metal Account Cryptocurrency Exchange Fee

The cryptocurrency exchange fee you're charged is based on the combined volume of cryptocurrency purchases and sales you make over a 30 day rolling basis.

The following transactions are excluded from total purchase and sales:

- Exchanges between commodities and crypto assets; and
- Cashback 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 AUD)	Fee	A\$500 example
A\$0 - A\$99,999.99	0.99%	A\$4.95
A\$100,000 - A\$200,000	0.79%	A\$3.95
A\$200,000 - A\$500,000	0.49%	A\$2.45
A\$500,000 - A\$1m	0.19%	A\$0.95
A\$1m - A\$2m	0.09%	A\$0.45
A\$2m and above	0%	A\$0

Revolut <18 Account Exchange Fees

Exchange type	Amount	Time	Fee*	A\$500 example
Non-AUD Revolut <18 Card transactions	Up to the Revolut <18 Fair Usage Limit	During market hours	A\$0	A\$0
		Outside market hours	0.5% of the value of the exchange	A\$2.50
	Over the Revolut <18 Fair Usage Limit	During market hours	1% of the value of the exchange	A\$5.00
		Outside market hours	1.5% of the value of the exchange	A\$7.50

Cancellation and Variation

Cancellation and variation fees

Cancellation period	Subscription paid monthly	Subscription paid Annually
Within 14 days	<ul style="list-style-type: none"> • 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.* 	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 payments of the subscription fee. 	<ul style="list-style-type: none"> • No refund for amounts already paid. • No early cancellation administration fee.

Cancellation period	Subscription paid monthly	Subscription paid Annually
More than 10 months	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • No refund for amounts already paid. • No early cancellation administration fee.

* The cost of a Metal Card is A\$79.99, the cost of a Premium Card is A\$24.99, and the cost of express delivery is A\$33.99.