The Personal Fees (Metal) were updated on 23 April 2025 and apply to all Metal plan users who opened their Revolut Account on or after 23 April 2025.

If you are a Metal plan user who opened your Revolut account before 23 April 2025, the previous version of the terms (click here) will apply to you until 23 May 2025. Any early cancellation administration fee that may apply if you downgrade during this time, and any fees that may apply for exchanges made outside exchange market hours that may apply to you, will be waived.

Subscription

Subscription type	Payment frequency	Fee
Metal Account Annual Subscription	Monthly	A$28.99
	Annually	A$279

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 * Note: if you do not want a Revolut Metal Card, you may instead choose a second Revolut Non-Metal Card.	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 Kids & Teens Card	First Revolut Kids & Teens Card	A$0
	Second Revolut Kids & Teens Card	A$0
	Additional Revolut Kids & Teens 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	A$79.99 per card

Card type	Number of cards	Fee
	This includes replacements for lost or stolen cards.	
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 Kids & Teens 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 Note: the ATM provider may still charge a fee to	Up to A$1,400 (the **Metal ATM Withdrawal Allowance**)*	A$0
	Any amount over the Metal ATM Withdrawal	2% of the value of the ATM withdrawal

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
you for making an ATM withdrawal.	Allowance*	Subject to a minimum charge of A$1.50 For example, withdrawing A$100 over the Metal ATM Withdrawal Allowance will incur a A$2 fee.
Revolut Kids & Teens Card ATM Withdrawal *Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.*	Up to A$300 (the **Revolut Kids & Teens ATM Withdrawal Allowance**)	A$0
	Any amount over the Revolut Kids & Teens ATM Withdrawal Allowance	2% of the value of the ATM withdrawal For example, withdrawing A$100 over the Revolut Kids & Teens 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 *Note: if the transfer involves an exchange, exchange fees may apply.*	A$0
AUD transfers to bank accounts in Australia	A$0

Transfer type	Fee
Mobile wallet transfers *Note: intermediary and receiving banks may also impose a charge on the recipient.*	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).*
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 AUD to a UK bank account. *Note: intermediary and receiving banks may also impose a charge on the recipient.*	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).*

* 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.
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	A$500 example
Fiat currencies	A$0	A$0
Precious metals	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.

This 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 Kids & Teens Account Exchange Fees

Exchange type	Amount	Time	Fee*	A$500 example
Non-AUD Revolut Kids & Teens Card transactions	Within the Revolut Kids & Teens Fair Usage Limit	During market hours	A$0	A$0

Cancellation and Variation

Cancellation and variation costs

Cancellation period	Monthly subscription	Annual subscription
1st to 4th month	- No refund for amounts already paid. - You must pay the subscription for the required 2 month notice period.* - Your plan will continue until the end	- No refund for amounts already paid. - Your plan will continue until the end of the annual period that you have paid for.

Cancellation period	Monthly subscription	Annual subscription
	of the notice period.	
5th month	• No refund for amounts already paid. • You must pay the subscription for the required 1 month notice period.	• No refund for amounts already paid. • Your plan will continue until the end of the annual period that you have paid for.
After the 6th month	• No refund for amounts already paid. • Your plan will continue until the end of the month in which you cancel.	• No refund for amounts already paid. • Your plan will continue until the end of the annual period that you have paid for.
After the 12th month	• No refund for amounts already paid. • Your plan will continue until the end of the month in which you cancel.	• Your plan will continue until the end of the month in which you cancel. • You will receive a refund for any remaining months on your annual subscription.

* Please see the Premium & Metal Terms for more information on notice period.

During a notice period you will continue to receive the benefits of your subscription.