

Subscription

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

Add money

A service fee may apply when you deposit funds into a Revolut account, as set out in the table below.

From	Fee	A\$500 add money example
Bank Account	A\$0	A\$0
Prepaid & Debit Card*	A\$0	A\$0
Credit Card*	0.4%	A\$2.00
Corporate Credit Card*	0.87%	\$4.35

* Includes physical cards and card deposits via Apple Pay and Google Pay.

Cards

Card fees

Card type*	Number of cards	Fee
Revolut Card	First Revolut Card (including Metal Card)**	A\$0
	Second Revolut Card (not including Metal Card)	A\$0
	Additional Revolut Metal Card This includes replacements for lost or stolen cards.	A\$79.99 per additional Card After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period

Card type*	Number of cards	Fee
	Additional Revolut Non-Metal Card This includes replacements for lost or stolen cards but does not include Special Edition Cards.	A\$24.99 per additional Card After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period
Revolut Credit Card	First Revolut Credit Card (including Metal Card)	A\$0
	Additional Revolut Credit Card (including Metal Card) This includes replacements for lost or stolen cards.	A\$79.99 per additional Card After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period
	Additional Revolut Credit Card (not including Metal Card) This includes replacements for lost or stolen cards.	A\$24.99 per additional Card After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period
Revolut – Kids & Teens Card	First Revolut – Kids & Teens Card (per Revolut - Kids & Teens Account)	A\$0
Joint Account Card***	First Joint Account Card	A\$0
	Additional Joint Account Card (including Metal Card) This includes replacements for lost or stolen cards.	A\$79.99 per additional Card After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period
	Additional Joint Account Card (not including Metal Card)	A\$24.99 per additional Card After your initial 12 month subscription term

Card type*	Number of cards	Fee
	This includes replacements for lost or stolen cards.	you will be entitled to an additional card at A\$0 every 12 month period

* Your Revolut Cards can be a Metal Cards, Premium Cards, Plus Cards, or a Standard Cards but you are only entitled to one Metal Card for each account type at no cost.

** If you do not want a Revolut Metal Card, you may instead choose two Revolut Non-Metal Cards at no cost.

*** 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 <i>Note: the ATM provider may still charge a fee to</i>	Domestic	N/A	A\$0
	International	Up to A\$1,400 (the Metal ATM Withdrawal Allowance)*	A\$0
		Any amount over the Metal ATM	2% of the value of the ATM

ATM withdrawal type		Withdrawals per monthly billing cycle	Fee
<i>you for making an ATM withdrawal.</i>		Withdrawal Allowance*	withdrawal 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 <i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>		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.

If you have a Credit Account, any cash advance transactions you make via an ATM withdrawal will count towards your Premium ATM Withdrawal Allowance. Cash advances from Credit Account are subject to additional fees to those listed above. Cash advances from Credit Account are subject to additional fees to those listed above. See our Credit Card Fees page for more details.

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 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. <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 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 or complete a transaction using a Revolut card (including a Credit Card) requiring us to convert currency, we'll use a variable exchange rate.

You may also be charged a percentage based exchange fee.

If you initiate an exchange in the Revolut app, you will always see the exchange rate and any applicable fees 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
- 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	Fee	A\$500 example
Non-AUD Revolut – Kids & Teens Card transactions	Within the Revolut – Kids & Teens Fair Usage Limit	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 of the notice period.	- No refund for amounts already paid. - Your plan will continue until the end of the annual period that you have paid for.
5th month	- No refund for amounts already paid. - You must pay the subscription for the	- No refund for amounts already paid. - Your plan will continue until the end

Cancellation period	Monthly subscription	Annual subscription
	required 1 month notice period.	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 [Paid Plan Terms](#) for more information on notice period. During a notice period you will continue to receive the benefits of your subscription.