

Metal Subscription Fees

Last Updated: November 18, 2025

Metal Subscription Fee

- **Monthly:** \$16.99 a month
- **Yearly:** \$149.99 a year

Add Money

Reload Method	Fee
Add money via a bank transfer (not including inbound US domestic wire payments)	No load fee
Add money via Domestic Personal Debit Card	We will charge a fee of up to 1% of the transaction amount charged for loading your Card Account via domestic personal debit card. This fee will be deducted from the transaction amount. Exact fee will be displayed in app.
Add Money via Domestic Personal Credit Card	We will charge a fee of up to 3% of the transaction amount charged for loading your Card Account via credit card. Additional fees from your credit card issuer may apply. This fee will be deducted from the transaction amount. Exact fee will be displayed in the mobile application.
Add money with a debit card issued outside of the USA	We may charge a fee of up to 3% of the transaction amount based on fees that are charged to us in order to complete the requested transactions.

Note: the same fees that apply for adding money to your Revolut account via debit card or credit card apply to money added to your account via Payment Link if a debit

card or credit card is used to fund your account via Payment Link. Please see the [Personal Terms](#) for more information about Payment Links.

Your personal Revolut branded Card(s) are not eligible to add money via card loads or Payment Links you create.

Cards

Card Type	Fee
First Metal Revolut Card	No issuance fee (but remember, you may have to pay charges if you cancel your subscription within a certain period, as outlined in <i>Schedule A: Schedule of All Fees and Charges</i> of our Cardholder Agreement).
First Replacement Metal Revolut Card	No fee for first replacement for lost, damaged or stolen cards (at Revolut's sole discretion). After that, replacement fees apply. If you are on the Metal plan you can only have one active Metal Card at a time.
Additional Replacement Metal Revolut Card	Up to \$70 per additional replacement.
Delivery Charges for Revolut Cards	Standard Delivery: \$0.00-\$5.00
Virtual Revolut Cards	No issuance fee

ATM Withdrawals

ATM Type	Fee
ATM Withdrawals (In-Network ATMs)	No fee
ATM Withdrawals (Out-of-Network ATMs)	No fee from Revolut for ATM withdrawals up to \$1,200 per month or currency equivalent, after which a 2% fee of the value of ATM withdrawal applies. When you use an ATM outside of the Allpoint® network, you may be charged a fee by the ATM operator or any

ATM Type	Fee
	network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Note: ATM withdrawals that trigger a currency exchange within the Revolut application may have associated fees. Please refer to the [Cardholder Agreement](#) for additional details.

Send Money

Type of Transfer	Fee
Transfers to other Revolut Users	No transfer fee
Payments to Bank Accounts outside the Revolut App	Charges may apply. Please refer to the Cardholder Agreement for additional details.
Outbound or Inbound U.S. Domestic Wire	\$10.00 fee for each U.S. Domestic Wire transfer to or from each account.
Instant Card Transfers (US issued cards)	There is a fee of the greater of up to 2% on the transaction amount or \$1.00 applied each time available funds are transferred from your Card Account to an eligible external card issued in the US. Please refer to the Cardholder Agreement for additional details.
Instant Card Transfers (Internationally issued cards)	There is a fee of the greater of up to 3% on the transaction amount or \$5.00 applied each time available funds are transferred from your Card Account to an eligible external card issued internationally. Please refer to the Cardholder Agreement for additional details.

Exchange

Currency Exchange: Whenever you make a currency exchange in the Revolut app, we'll use an exchange rate based on our market rate, which is based on foreign-

exchange market rates. There is more information about our exchange rate in our [Personal Terms](#) and [Business Terms](#).

Exchange Rate Fee

For some plans, we charge a higher exchange rate fee outside foreign-exchange-market hours because less currency is traded during these times. **Foreign-exchange-market hours are all hours except 5:00pm on Friday to 6:00pm on Sunday, Eastern Time.**

As of April 22, 2025, customers on a Metal Plan are not charged an Exchange Rate Fee for exchanges “outside of market hours”.

Exchange Rate Fees	
FEES DURING FOREIGN EXCHANGE MARKET HOURS	All currencies: No fee
FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS	All currencies: No fee

See Schedule A of the [Cardholder Agreement](#) for complete details.

International and Foreign Currency Transfer Fees

If you want to make a transfer to someone who lives in a different country or using a different currency the following rules apply to your transfers:

- A **“Local Currency International Transfer”** is a transfer made in the currency of the recipient country (for example, when sending GBP to England);
- A **“Foreign Currency International Transfer”** is a transfer made that is not in the currency of the recipient country. For example, when sending GBP to France; and
- A **“Foreign Currency Domestic Transfer”** is a transfer made to a recipient located in the United States, in a currency other than USD.

Type of Transfer	Fee
Local Currency International Transfers	0.09% (minimum fee \$0.45) per transfer
Foreign Currency International Transfers	\$18 flat fee per transfer
Foreign Currency Domestic Transfers	\$18 flat fee per transfer

In addition, Exchange Rate Fees (outside foreign market hours) and Currency Exchange Usage Fees may apply depending on your Plan.

See Schedule A of the [Cardholder Agreement](#) for complete details about the fees that apply to your Plan.