Subscription

Subscription fee

£3.99 a month or £40 a year.

Add money

Add money

Add money by bank transfer to your home account (in your home country)

- Free

Add money by bank transfer to a local account (outside your home country)

- USA local accounts via Fedwire (wire transfer): £8

Add money using a UK or EEA issued card

- Free

However, if you add money with a card that is issued somewhere else (e.g. in the USA, Switzerland or anywhere else that is not part of the UK or EEA) or you add money with a commercial card then we may charge a small fee to cover our costs.
Add money by Paysafe cash top-up

- 1.5% per transaction. Please see the limits here.

Card

First Revolut Plus Card

Free. Your first card can be a Plus or Standard one. (But remember, you may have to pay a card delivery fee if you cancel your subscription within 14 days of signing up and a Plus card has been sent.)

Second Revolut Plus card

Also free. Your second card can be a Plus or Standard one.

Additional Revolut Cards

Your first two cards are free as a Plus customer (as set out above). You also get one free replacement every subsequent year. Other than this, we charge £10 or currency equivalent per 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. Standard delivery of a Custom Card is free but you will need to pay a fee to ship a Custom Card by express delivery (we will tell you the fee in the App).
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.

Standard delivery charge for Revolut cards

Free. (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 £200, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of £1 per withdrawal.

Send

This page sets out the payments you can send for free on a Plus plan, and the fees you will pay for any other payments. If a fee applies, we'll let you know in the Revolut app before you make the payment.

Instant 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").

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

All other international payments

A fee applies for international payments on our Plus plans.
This fee will be calculated in real time and shown to you in the app before you make the payment. You can see our live fees here. 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 relates to 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.

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, cryptocurrencies and precious metals. 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**: Exchange limit of £1,000 per month. Fair usage fee of 1% applies to any additional exchange.
- **Plus**: Exchange limit of £3,000 per month. Fair usage fee of 0.5% applies to any additional exchange.
- **Premium, Metal and Ultra**: No exchange limit. No fair usage fee.

This exchange limit applies cumulatively across all types of exchange (money currencies, cryptocurrencies and precious metals). For example, if you're on the standard plan, and have exchanged £500 of currency, £300 of crypto and £200 of precious metals within the month, you have reached your £1000 limit and any further exchange would incur the additional 1% 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 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 EUR, but you do not have an EUR 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).

Exchanging cryptocurrencies

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.
The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

Crypto fees
We will charge you the following fees in relation to our crypto product depending on your plan. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange. The only exception where it is not possible to show you the total cost in in advance is when you make a cryptocurrency exchange using our "spare change round up" feature, in which case you will be able to view the breakdown of the total cost within the app, after your transaction is complete.

Standard and Plus users will be charged whichever is greater of either:

- a 'percentage based fee' of 1.49% of the value of your cryptocurrency transaction (unless you reside in a country where Tiered Fees apply, in which case your fees are those set out further below); or
- a flat 'minimum fee', as set out in the table below, which is based on your local currency.

Region	Minimum Fee
Nordic Countries, Ireland, Switzerland	£1.99 or currency equivalent.
Western Europe, Great Britain, Cyprus (excluding Nordic Countries, Denmark, Ireland, Switzerland)	£1.49 or currency equivalent.
Eastern Europe (excluding Czech Republic)	£0.99 or currency equivalent.

Please note that we do not apply:

- a percentage based fee or minimum fee to exchanges between fiat currency and USDC or USDT (however, these fees will apply to exchanges between cryptocurrency and USDC or USDT).
- a minimum fee for our "spend from crypto balance" feature.
- a minimum fee or percentage based fee for our "spare change round up" feature.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer in any country, or a Premium customer in Spain or Greece (but not if you're a Metal or Ultra customer, or a Premium customer in a country that is not Spain or Greece).

Denmark, Greenland and the Czech Republic

This Section applies from 19 April 2024.

If you reside in Denmark, Greenland or the Czech Republic, we will replace your fee structure with a tiered pricing structure from 19 April 2024. If we terminate this promotional pricing, we will provide you with 30 days notice after which, your fees will switch back to the original fee structure above. Exchange fair usage limits, and minimum fees, if applicable, still apply.

You may find information on the Tiered Fees that apply in Denmark, Greenland and the Czech Republic here.

Romania and Bulgaria

This Section applies from 8 May 2024.
If you reside in Romania or Bulgaria, we will replace your fee structure with a tiered pricing structure from 8 May 2024. If we terminate this promotional pricing, we will provide you with 30 days notice after which, your fees will switch back to the original fee structure. Exchange fair usage limits, and minimum fees, if applicable, still apply.

You may find information on the Tiered Fees that apply in Bulgaria and Romania here.

Exchanging precious metals

Whenever you make a precious metals exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.
The exchange rate we use for precious metals is set out in our Precious Metals Terms. It is set by us, and is a variable exchange rate (which means it is constantly changing). You can always see the current precious metals exchange rate in the Revolut app.
For all precious metal conversions we charge the greater of a fixed minimum fee or a variable fee where:

1. The fixed minimum fee is UK 1 GBP (or local currency equivalent as shown in the list below); or
2. The variable fee is 1.99% of the value of the precious metal conversion for Standard and Plus users (and 1.49% for Premium, Metal and Ultra users).

The fixed minimum country-specific fees are:

- **UK** 1 GBP
- **Eurozone** 1 EUR

- **Bulgaria** 4 BGN
- **Switzerland** 1 CHF
- **Liechtenstein** 1 CHF
- **Czech Republic** 29 CZK
- **Denmark** 9 DKK
- **Hungary** 500 HUF
- **Norway** 10 NOK
- **Poland** 6 PLN
- **Romania** 6 RON
- **Sweden** 20 SEK
- **Iceland** 200 ISK

As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your precious metal conversions 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).

The highest rate relevant to your conversion will apply.

Revolut Pro Account

This Section applies from 14 March 2024. If you would like to see the terms that apply until 14 March 2024, please click here.

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. Our fees for online payments include a percentage fee and a fixed fee. 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"):

Payment Type	Fee
Online payments	
Visa/MasterCard payments using UK consumer cards	1% + GBP 0.20
Visa/MasterCard/American Express payments using any other cards	2.8% + GBP 0.20
American Express payments using UK consumer cards	1.7% + GBP 0.20

Payment Type	Fee
RevPay (Account to account)	1% + GBP 0.20
In person card payments	
Visa/MasterCard payments using UK consumer cards	1.5%
Visa/MasterCard payments using any other cards	1.5%
American Express payments using UK consumer cards	1.7%
American Express payments using any other cards	1.7%
Tap to Pay	1.7%

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 here.

Note: If a fee is stated in a currency other than the base currency of your account, it will be charged in your base currency. This conversion is made and fixed using a reasonable exchange rate at the time each individual fee is set. This prevents fees fluctuating.