

These Personal Fees (Plus) were updated on 15 January 2026 and apply to all new and existing Plus plan users

Subscription

Subscription Type	Payment Frequency	Fee
Plus Account Annual Subscription	Monthly	NZ\$5.99
	Annually	NZ\$59

Add Money

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

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

Cards

Card type	Number of cards	Fee
Revolut Card*	First Revolut Card	NZ\$0
	Second Revolut Card	NZ\$0

Card type	Number of cards	Fee
	<p>Additional Revolut Card**</p> <p>Your Additional Revolut Card at no additional cost can be a:</p> <ul style="list-style-type: none"> • Premium Card; • Plus Card; • Standard Card; • Revolut – Kids & Teens Card; or • Joint Account Card. <p>This includes replacements for lost or stolen cards but it does not include Special Edition Cards</p>	NZ\$0 every year (after your initial 12 month subscription) term otherwise NZ\$24.99 per card for each card type
Revolut – Kids & Teens Card	First Revolut – Kids & Teens Card	NZ\$0
	Second Revolut – Kids & Teens Card	NZ\$0
	<p>Additional Revolut <18 Card**</p> <p>This includes replacements for lost or stolen cards.</p>	NZ\$24.99 per card
Joint Account Card**	First Joint Account Card	NZ\$0
	<p>Additional Joint Account Card**</p> <p>This includes replacements for lost or stolen cards.</p>	NZ\$24.99 per card

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

* Your Revolut Card can be a Plus Card or a Standard Card.

** Your Joint Account Card can be a Plus 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	NZ\$0
	Revolut – Kids & Teens Card	NZ\$0

Delivery Fee

Delivery type	Fee
Standard Delivery	NZ\$0 per card
Express Delivery	NZ\$33.99 per card

Spend

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
Revolut Card ATM Withdrawal	Up to NZ\$350 (the Plus ATM Withdrawal Allowance)*	NZ\$0

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
<p><i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i></p>	<p>Any amount over the Plus ATM Withdrawal Allowance*</p>	<p>2% of the value of the ATM withdrawal**</p> <p>Subject to a minimum charge of NZ\$1.50</p> <p>For example, withdrawing NZ\$100 over the Plus ATM Withdrawal Allowance will incur a NZ\$2 fee.</p>
<p>Revolut – Kids & Teens Card ATM Withdrawal</p> <p><i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i></p>	<p>Up to NZ\$250 (the Revolut – Kids & Teens ATM Withdrawal Allowance)</p>	<p>NZ\$0</p>
	<p>Any amount over the Revolut – Kids & Teens ATM Withdrawal Allowance</p>	<p>2% of the value of the ATM withdrawal</p> <p>For example, withdrawing NZ\$100 over the Revolut – Kids & Teens Card ATM Withdrawal Allowance will incur a NZ\$2 fee.</p>

* If you have a Joint Account, withdrawals from your Joint Account are included in your Plus ATM Withdrawal Allowance.

Send

Transfer type	Fee
<p>Transfers to Revolut users</p> <p><i>Note: if the transfer involves an exchange, exchange fees may apply.</i></p>	<p>NZ\$0</p>
<p>NZD transfers to bank accounts in New Zealand</p>	<p>NZ\$0</p>
<p>Mobile wallet transfers</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 (Plus).*</p>
<p>Transfers made using the "Pay all Fees" feature</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 (Plus).*</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 NZD to a UK bank account.</p> <p><i>Note: intermediary and receiving banks may also impose a charge on the</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 (Plus).*</p>

Transfer type	Fee
recipient.	

* 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 10:01am (NZST) to Saturday 10:59am (NZST)
Outside market hours	Friday 5pm and Sunday 6pm, New York time For reference only, Saturday 9am (NZST) to Monday 10am (NZST)

Fair Usage Limits

Type	Exchange Limit
Plus fair usage limit for fiat currencies*	Up to NZ\$6,000 per monthly billing cycle
Revolut – Kids & Teens fair usage limit for fiat currencies	Up to NZ\$1,500 per monthly billing cycle
Plus fair usage limit for precious metals and/or cryptocurrencies**	Up to NZ\$2,000 per monthly billing cycle

* This is a combined limit that includes all types of fiat currency exchange - it does not apply to exchanges you make in relation to precious metals and/or cryptocurrencies.

** This is a combined limit that includes all types of exchange related to precious metals and cryptocurrencies. The Plus fair usage limit for precious metals and/or cryptocurrencies is the same as the fair usage limit available to customers on a Standard plan.

Plus Account Exchange Fees

Exchange type	Amount	Time	Fee	NZ\$500 example
Fiat Currencies	Up to the Plus Fair Usage Limit	During market hours	NZ\$0	NZ\$0
		Outside market hours	0.5% of the value of the exchange	NZ\$2.50
	Over the Plus Fair Usage Limit	During market hours	0.5% of the value of the exchange	NZ\$2.50
		Outside market hours	1% of the value of the exchange	NZ\$5
Precious metals	Up to the Plus Fair Usage Limit	Any time	0.99% of the value of the exchange.	NZ\$4.95

Exchange type	Amount	Time	Fee	NZ\$500 example
			Subject to a NZ\$1.99 minimum fee.	
	Over the Plus Fair Usage Limit	Any time	1.49% of the value of the exchange. Subject to a NZ\$1.99 minimum fee.	NZ\$12.45

Plus Account Cryptocurrency Exchange Fee

The 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 NZD)	Fair usage limit	Fee*
NZ\$0 - NZ\$109,999.99	Up to the Plus Fair Usage Limit	1.49%
	Over the Plus Fair Usage Limit	1.99%
NZ\$110,000 - NZ\$220,000	Up to the Plus Fair Usage Limit	1.29%
	Over the Plus Fair Usage Limit	1.79%

Crypto Spend Tiers (denominated in NZD)	Fair usage limit	Fee*
NZ\$225,000 - NZ\$550,000	Up to the Plus Fair Usage Limit	0.99%
	Over the Plus Fair Usage Limit	1.49%
NZ\$500,000 - NZ\$1m	Up to the Plus Fair Usage Limit	0.49%
	Over the Plus Fair Usage Limit	0.99%

Please note that any exchanges relating to crypto assets will be charged the highest applicable exchange fee.

Revolut – Kids & Teens Account Exchange Fees

Exchange type	Amount	Time	Fee*	NZ\$500 example
Non-NZ Revolut – Kids & Teens Card transactions	Up to the Revolut Kids & Teens Fair Usage Limit	During market hours	NZ\$0	NZ\$0
		Outside market hours	0.5% of the value of the exchange	NZ\$2.50
	Over the Revolut Kids & Teens Fair Usage Limit	During market hours	0.5% of the value of the exchange	NZ\$2.50
		Outside market hours	1% of the value of the exchange	NZ\$5.00

Cancellation and Variation

Cancellation and variations costs

Cancellation period	Monthly Subscription	Annual Subscription
Within 14 days	<ul style="list-style-type: none"> • Full refund of your subscription fee. • If we sent you a Premium Card, we'll charge you for the cost of the card and express delivery.* 	<ul style="list-style-type: none"> • Full refund of your subscription fee. • If we sent you a Premium Card, we'll charge you for the cost of the card 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.
After the 10th month	<ul style="list-style-type: none"> • No refund for amounts already paid. • Your plan will continue until the end of the monthly period in which you cancel. • 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 Premium Card is NZ\$24.99, and the cost of express delivery is NZ\$33.99.