Subscription

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

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	A$0
	Second Revolut Card	A$0
	Additional Revolut Card This includes replacements for lost or stolen cards but it does	A$24.99 per additional card After your initial 12 month subscription term you will be entitled to an

Card type*	Number of cards	Fee
	not include Special Edition Cards	additional card at A$0 every 12 month period
Revolut Credit Card	First Revolut Credit Card	A$0
	Additional Revolut Credit Card	A$24.99 per additional credit 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** 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

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

** 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
Standard Delivery	A$0 per card
Express Delivery	A$33.99 per card

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 you for making an ATM withdrawal.*	Domestic	N/A	A$0
	International	Up to A$350 (**the Plus ATM Withdrawal Allowance**)*	A$0
		Any amount over the Plus ATM Withdrawal Allowance*	2% of the value of the ATM withdrawal** Subject to a minimum charge of A$1.50 For example, withdrawing A$100 over the Plus 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*		Up to A$250 (the **Revolut – Kids & Teens ATM Withdrawal Allowance**)	A$0

ATM withdrawal type		Withdrawals per monthly billing cycle	Fee
you for making an ATM withdrawal.			
		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 have a Joint Account, withdrawals from your Joint Account are included in your Plus ATM Withdrawal Allowance.

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

Send

Transfer fees

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
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.

Transfer type	Fee
	Fee is disclosed in the Revolut app prior to making a transaction and in the Currency Transfer Fees Section (Plus).*
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 (Plus).*
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 (Plus)*.

* 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 and/or your Revolut Credit Card.

Exchange

When you initiate an exchange in the Revolut app or complete any other card transaction (including credit card transactions) that require us to convert currency, we'll use a variable exchange rate.

You may also be charged a percentage based exchange fee as set out in the tables below.

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.

Market Hours

Hours	Time
During market hours	Sunday 6:01pm and Friday 4:59pm, New York time For reference only, Monday 8:01am (AEST) to Saturday 6:59am (AEST)
Outside market hours	Friday 5pm and Sunday 6pm, New York time For reference only, Saturday 7am (AEST) to Monday 8am (AEST)

Fair Usage Limits

Type	Exchange Limit*
Plus fair usage limit**	Up to A$6,000 per monthly billing cycle
Revolut – Kids & Teens fair usage limit for fiat currencies	Up to A$1,500 per monthly billing cycle

* These are combined limits that include all types of exchanges listed below.
** Any exchanges from a Joint Account or Credit Account (to the extent applicable) will be included in your Premium fair usage limit.

Plus Account Exchange Fees

Exchange type	Amount	Time	Fee	A$500example
Fiat Currencies	Up to the Plus Fair Usage Limit	During market hours	A$0	A$0
		Outside market hours	0.5% of the value of the exchange	A$2.50
	Over the Plus Fair Usage Limit	During market hours	0.5% of the value of the exchange	A$2.50
		Outside market hours	1% of the value of the exchange	A$5
Precious metals	Up to the Plus Fair Usage Limit	Any time	0.99% of the value of the exchange. Subject to a A$1.99 minimum fee.	A$4.95
	Over the Plus Fair Usage Limit	Any time	1.49% of the value of the exchange. Subject to a A$1.99 minimum fee.	A$12.45

Plus 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.

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 AUD)	**Fair usage limit**	**Fee***	**A$500 example**
A$0 - A$99,999.99	Up to the Plus Fair Usage Limit	1.49%	A$7.45
	Over the Plus Fair Usage Limit	1.99%	A$9.95
A$100,000 - A$200,000	Up to the Plus Fair Usage Limit	1.29%	A$6.45
	Over the Plus Fair Usage Limit	1.79%	A$8.95
A$200,000 - A$500,000	Up to the Plus Fair Usage Limit	0.99%	A$4.95
	Over the Plus Fair Usage Limit	1.49%	A$7.45
A$500,000 - A$1m	Up to the Plus Fair Usage Limit	0.49%	A$2.45
	Over the Plus Fair Usage Limit	0.99%	A$4.95
A$1m and above	Up to the Standard Fair Usage Limit	0.19%	A$0.95*
	Over the Plus Fair Usage Limit	0.69%	A$3.45

* Subject to a A$1.99 minimum fee.

Revolut – Kids & Teens Account Exchange Fees

Exchange type	Amount	Time	Fee	A$500 example
Non-AUD Revolut – Kids & Teens Card transactions	Up to the Revolut Kids & Teens Fair Usage Limit	During market hours	A$0	A$0
		Outside market hours	0.5% of the value of the exchange	A$2.50
	Over the Revolut Kids & Teens Fair Usage Limit	During market hours	0.5% of the value of the exchange	A$2.50
		Outside market hours	1% of the value of the exchange	A$5

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. •

Cancellation period	Monthly Subscription	Annual Subscription
5th month	• No refund for amounts already paid. • You must pay the subscription for the required 1 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.
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 of your annual subscription.

*Please see the Paid Plan Terms for more information on notice periods. During a notice period you will continue to receive the benefits of your subscription.