

This page consists of two Parts:

Part I: Revolut Bank UAB branch in Spain Personal fees (Plus).

Part II: Revolut Bank UAB Personal fees (Plus).

If you are a customer of Revolut Bank UAB, please scroll down to see the terms relevant for you.

## Part I

### **Personal fees (Plus)**

If you signed up to Revolut after the launch of our Spanish branch, this version of our terms applies to you.

If you have signed up to Revolut before that and received an email from us about the transfer to the Spanish Branch, this version of our terms will apply to you from the date indicated in that email. If you would like to see the terms that apply until then, please click [here](#).

This version of terms apply from 04 12 2023. Please click [here](#) to see the previous terms that apply until 04 12 2023.

### **Subscription**

#### Subscription fee

- €3.99 a month or €39.99 a year.

### **Add money**

#### **Add money**

- Free.

However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

### **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 fees will apply.

## **Special Edition Card**

- Price per card varies depending on the edition (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 per rolling month, 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. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). You can also see our live fees [here](#).

## All other international payments

- A fee applies for international payments.
- This fee will be calculated in real time and shown to you in the app before you make the payment. You can also 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 means 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. 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 EUR 1,000 per month. Fair usage fee of 1% applies to any additional exchange.
- **Plus:** Exchange limit of EUR 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.

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 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 USD, but you do not have an USD 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).

Please see our [FAQs](#) for more information about the money currency exchange, Revolut exchange rate and exchange fee.

## Revolut Pro Account

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           |
|---|---------------|
| <b>Online payments</b>  |               |
| Visa/MasterCard payments using EEA consumer cards               | 1% + 0.20 €   |
| Visa/MasterCard/American Express payments using any other cards | 2.8% + 0.20 € |
| American Express payments using EEA consumer cards              | 1.7% + 0.20 € |
| Revolut Pay (Account to account)                                | 1% + 0.20 €   |
| <b>In person card payments</b>                                  |               |
| Visa/MasterCard payments using EEA consumer cards               | 1.5%          |
| Visa/MasterCard payments using any other cards                  | 1.5%          |

| Payment Type                                       | Fee  |
|--|------|
| American Express payments using EEA consumer cards | 1.7% |
| American Express payments using any other cards    | 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

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.

### **Cryptocurrency & Precious Metals fees**

This page shows the fees for the services provided to you by us, Revolut Bank UAB, Sucursal en España. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees [here](#) (scroll down to the bottom of the page).

## Part II

# **Personal fees (Plus)**

This version of terms apply from 04 12 2023. Please click [here](#) to see the previous terms that apply until 04 12 2023.

## **Subscription**

### Subscription fee

- €3.99 a month or €39.99 a year.

## **Add money**

### **Add money**

- Free.

However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

## **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 fees will apply.

## Special Edition Card

- Price per card varies depending on the edition (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 per rolling month, 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"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu.

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

### All other international payments

- A fee applies for international payments.
- This fee will be calculated in real time and shown to you in the app before you make the payment. You can also 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 means 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. 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 and Plus:** Exchange limit of EUR 1,000 per month for Standard plan; exchange limit of EUR 3,000 per month for Plus plan. Fair usage fee of 1% for Standard and 0.5% for Plus plans applies to any additional exchange.
- **Premium, Metal and Ultra:** No exchange limit. No 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 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 USD, but you do not have an USD 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).

Please see our [FAQs](#) for more information about the money currency exchange, Revolut exchange rate and exchange fee.

## Revolut Pro Account

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           |
|---|---------------|
| <b>Online payments</b>  |               |
| Visa/MasterCard payments using EEA consumer cards               | 1% + 0.20 €   |
| Visa/MasterCard/American Express payments using any other cards | 2.8% + 0.20 € |
| American Express payments using EEA consumer cards              | 1.7% + 0.20 € |
| Revolut Pay (Account to account)                                | 1% + 0.20 €   |
| <b>In person card payments</b>                                  |               |
| Visa/MasterCard payments using EEA consumer cards               | 1.5%          |
| Visa/MasterCard payments using any other cards                  | 1.5%          |
| American Express payments using EEA consumer cards              | 1.7%          |
| American Express payments using any other cards                 | 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.

## Cryptocurrency & Precious Metals fees

This page shows the fees for the services provided to you by us, Revolut Bank UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees [here](#) (scroll down to the bottom of the page).