

This version of terms will apply from 28 August 2024 except where indicated otherwise. Please click [here](#) to see the previous terms that apply until 28 August 2024.

## Subscription

### Subscription fee

- €8,99 a month or €90 a year.

### 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 Premium Revolut Card

- Free. Your first card can be a Premium 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 Premium card has been sent).

### Second Revolut Premium card

- Also free. Your second card can be a Premium or Standard one. If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee

### Additional Revolut Cards

- Your first two cards are free as a Premium customer (as set out above). You also get one free replacement every subsequent year. After this, we charge €10 per additional 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. Express delivery of a Custom Card is free. 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.

## **Express delivery for Revolut cards**

- Free express delivery (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 €400 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 Premium 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

- You can see our live fees for international payments [here](#).
- You will receive a 20% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 20% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to you in the app before you make the payment. 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](#).
- A discount on this fee (if any) will be applied according to your price plan in the same way as for other international payment fees.

## 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 a 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 and is constantly changing. This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.

Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.

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. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between 5pm New York time on Friday and 6pm New York time on Sunday) a 1% fee applies. This fee is applied regardless of your plan.

You can also 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.

***This section applies from 30 October 2024:***

## **Administration fee**

€2.3 per month (this only applies if we decide to close your account and there is still money remaining after the account closure notice period has passed. This fee will be applied to cover our costs for holding and administrating your remaining money.

Please see more information about this fee in our [Personal terms](#)).

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).