

# Subscription

## Subscription fee

Subscription type	Fee
Paid monthly	A\$9.99 per month
Paid annually	A\$99

# Add money

## From a card\*

Card type	Fee
Prepaid / Debit Cards issued in Australia	A\$0
Credit / Corporate Cards issued in Australia	Up to 1% of the transaction amount For example, adding A\$500 will incur a A\$5 fee.
Prepaid / Debit / Credit Cards issued outside of Australia	Up to 2% of the transaction amount For example, adding A\$500 will incur a A\$10 fee.
Corporate Cards issued outside of Australia	Up to 2.5% of the transaction amount For example, adding A\$500 will incur a A\$12.50 fee.

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

## From a bank

Bank account type	Fee
Bank accounts in Australia	A\$0
International transfers (inbound)	A\$0*

\* Note that intermediary and sending banks may also impose a charge on the sender.

# Cards

## Card fees

Card type	Number of cards	Fee
Revolut Card*	First Revolut Card	A\$0
	Second Revolut Card	A\$0
	Additional Revolut Card(s)**  This includes any replacements for lost or stolen cards.	A\$24.99 per card
Revolut <18 Card	First Revolut <18 Card	A\$0
	Second Revolut <18 Card	A\$0
	Additional Revolut <18 Card(s)**  This includes any replacements for lost or stolen cards.	A\$24.99 per card
Joint Account Card ***	First Joint Account Card	A\$0
	Additional Joint Account Card(s)  This includes any replacements for lost or stolen cards.	A\$24.99 per card
Virtual Revolut Card	Per card	A\$0
Disposable Virtual Revolut Card	Per card	A\$0

\* Your Revolut Card can be a Premium Card or a Standard Card.

\*\* You and your nominated Revolut <18 user can each order one additional card at no cost every year after your initial 12 month subscription term.

\*\*\* Your Joint Account Card can be a Premium 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	A\$0  Please see the <a href="#">Personalised Card Terms</a> for more

Feature type	Applicable card type	Fee
		information.
	Revolut <18 Card	A\$0  Please see the <a href="#">Personalised Card Terms</a> for more information.

## Delivery fee

Delivery type	Fee
Express Delivery	A\$0

## Spend

### ATM withdrawals

ATM withdrawal type	Withdrawal amount / frequency	Fee
Revolut Card ATM Withdrawal	Up to A\$700 per monthly billing cycle (the <b>Premium ATM Withdrawal Allowance</b> )*	A\$0**
	Any amount over the Premium 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 Premium ATM Withdrawal Allowance will incur a A\$2 fee.
Revolut <18 Card ATM Withdrawal	Up to A\$70 per monthly billing cycle (the <b>Revolut &lt;18 ATM Withdrawal Allowance</b> )	A\$0**
	Any amount over the Revolut <18 ATM Withdrawal Allowance	2% of the value of the ATM withdrawal**  For example, withdrawing A\$100 over the Revolut <18

ATM withdrawal type	Withdrawal amount / frequency	Fee
		ATM Withdrawal Allowance will incur a A\$2 fee.

\* You can find your remaining Premium ATM Withdrawal Allowance for the current monthly billing cycle displayed in the Revolut app at any time. If you've a Joint account, withdrawals from your Joint account are included in your Premium ATM Withdrawal Allowance.

\*\* Please note that the ATM provider may still charge a fee to you for making an ATM withdrawal.

## Send

Transfer type	Fee
Transfers to other Revolut users	A\$0
AUD transfers to bank accounts in Australia	A\$0*
Mobile wallet transfers	<p>Fees apply.*</p> <p>These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to.</p> <p>These fees are disclosed in the Revolut App prior to making a transaction and in the <a href="#">Currency Transfer Fees Section (Standard)</a>.</p> <p>**</p>
<p>International transfers in the local currency of the recipient country</p> <p><i>For example, sending a payment in GBP to a UK bank account.</i></p>	<p>Fees apply.*</p> <p>These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to.</p> <p>These fees are disclosed in the Revolut App prior to making a transaction and in the <a href="#">Currency Transfer Fees Section (Premium)</a></p> <p>**</p>
<p>Transfers in currencies other than the local currency of the recipient country</p> <p><i>For example, sending a payment in AUD to a UK bank account.</i></p>	<p>Fees apply.*</p> <p>These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to.</p>

Transfer type	Fee
	<p>These fees are disclosed in the Revolut App prior to making a transaction and in the <a href="#">Currency Transfer Fees Section (Premium)</a></p> <p>**</p>

- \* Please note that intermediary and receiving banks may also impose a charge on the recipient.
- \*\* If you've 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.

## Pay All Fees feature

When you send money overseas, intermediary banks may impose a charge on the recipient. This charge will be deducted from the amount you sent, meaning the recipient may receive less than the actual amount you sent. The Pay All Fees feature allows you to pay a flat upfront fee which ensures that the recipient receives the full amount you sent. This fee will be charged instead of the standard currency transfer fee.

You can see our current fees and the routes where this feature is available on the [Currency Transfer Fees Section \(Premium\)](#).

## Exchange

When you initiate an exchange in the Revolut app, we'll use a variable exchange rate, as set out in our [Personal Terms](#), the cryptocurrency exchange rate in our [Crypto Terms](#) and the bullion exchange rate in our [Precious Metals Terms](#). We apply a separate minimum transaction or percentage-based fee (as set out below).

These fees are shown separately in the Revolut app whenever you make an exchange.

### EXCHANGE FEES

Exchange type*	User type	Fee**
Fiat Currencies	Premium Customer	A\$0
Revolut <18 Card transactions in a currency other than AUD	Revolut <18 User	A\$0
Cryptocurrencies***  (feature not available to Revolut <18 Users)	Premium Customer	<p>0.99% of the value of the exchange</p> <p>For example, exchanging A\$500 will incur a A\$4.95</p>

Exchange type*	User type	Fee**
		fee.
Precious Metals  (feature not available to Revolut <18 Users)	Premium Customer	A\$1.99 for exchanges up to A\$133.56
		1.49% of the value of the exchange, for exchanges above A\$133.56  For example, exchanging A\$500 will incur a A\$7.45 fee.

\* The highest fees relevant to your exchange type will apply. For example, a conversion within the Premium Exchange Allowance between AUD and BTC executed during exchange market hours, we will apply the fee that applies to BTC (0.99%), not the fee for AUD (0%).

\*\* Additional fees will apply to all exchange types if the Premium Exchange Allowance or Revolut <18 Card Exchange Allowance is exceeded, and for fiat currency exchanges made outside exchange market hours, as set out below.

\*\*\* We do not apply a separate minimum transaction or percentage-based fee for Cryptocurrency exchanges for our "spare change round up" feature.

## Fair Usage Limits

### Premium Exchange Allowance

The Premium Exchange Allowance for a Premium Customer is A\$20,000 per monthly billing cycle. The Premium Exchange Allowance is a combined limit that includes all types of exchanges, including Cryptocurrencies and Precious Metals. If you've a Joint account, any exchanges from your Joint account are included in your Premium Exchange Allowance.

For exchanges above the Premium Exchange Allowance, a 0.5% fee will apply in addition to the exchange specific fees listed above. For example, exchanging A\$500 over the Premium Exchange Allowance will incur a A\$2.50 fee.

### Revolut <18 Card Exchange Allowance

For Revolut <18 Card transactions made in a currency other than AUD, the allowance is A\$450 per monthly billing cycle (the Revolut <18 Card Exchange Allowance).

For transactions that exceed the Revolut <18 Card Exchange Allowance, a 0.5% fee will apply. For example, exchanging A\$500 over the Revolut <18 Card Exchange Allowance will incur a A\$2.50 fee.

## Exchange fees applicable outside exchange market hours

An additional fee will apply to fiat currency exchanges made outside of exchange market hours. An exchange will be outside of exchange market hours if it is made between Friday 5pm (New

York time) and Sunday 6pm (New York time), which is a U.S. based time zone. For reference only, without taking into account daylight savings, the equivalent time period in Australia is approximately Saturday 7am (AEST) to Monday 8am (AEST).

Exchange type	Exchange amount	Fee
Fiat currencies	Any amount	1% of the value of the exchange  For example, exchanging A\$500 outside exchange market hours will incur a A\$5 fee.

## Cancellation and Variation

### Cancellation and variation fees

Cancellation period	Subscription paid monthly	Subscription paid Annually
Within 14 days	<ul style="list-style-type: none"> <li>• Full refund of your subscription fee.</li> <li>• If we sent you a Premium Card, we'll charge you for the cost of the card and express delivery.*</li> </ul>	<ul style="list-style-type: none"> <li>• Full refund of your subscription fee.</li> <li>• If we sent you a Premium Card, we'll charge you for the cost of the card and express delivery.*</li> </ul>
Between 14 days and 10 months	<ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• You must pay the subscription for the month in which you cancel or downgrade your subscription.</li> <li>• You'll be charged an administration fee for early cancellation which is equivalent to two monthly payments of the subscription fee.</li> </ul>	<ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• No early cancellation administration fee.</li> </ul>

Cancellation period	Subscription paid monthly	Subscription paid Annually
More than 10 months	<ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• You must pay the subscription for the month in which you cancel or downgrade your subscription.</li> <li>• No early cancellation administration fee.</li> </ul>	<ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• No early cancellation administration fee.</li> </ul>

\* The cost of a Premium Card is A\$24.99, and the cost of express delivery is A\$33.99.