

# Subscription

Subscription type	Payment frequency	Fee
Premium Account Annual Subscription	Monthly	A\$9.99
	Annually	A\$99

## Add money

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

\*Includes physical cards and card top-ups 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.	A\$24.99 per card
Revolut <18 Card	First Revolut <18 Card	A\$0
	Second Revolut <18 Card	A\$0
	Additional Revolut <18 Card  This includes replacements for lost or stolen cards.	A\$24.99 per card

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

\* 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
	Revolut <18 Card	A\$0

## Delivery fee

Delivery type	Fee
Express Delivery	A\$0

## Spend

### ATM withdrawals

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
Revolut Card ATM Withdrawal  <i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>	Up to A\$700 (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

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
		For example, withdrawing A\$100 over the Premium ATM Withdrawal Allowance will incur a A\$2 fee.
Revolut <18 Card ATM Withdrawal  <i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>	Up to A\$70 (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 Allowance will incur a A\$2 fee.

\* If you've a Joint account, withdrawals from your Joint account are included in your Premium ATM Withdrawal Allowance.

## Send

Transfer type	Fee
Transfers to Revolut users  <i>Note: if the transfer involves an exchange, exchange fees may apply.</i>	A\$0
AUD transfers to bank accounts in Australia	A\$0
Mobile wallet transfers  <i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i>	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 <a href="#">Currency Transfer Fees Section (Premium)</a> .*
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 <a href="#">Currency Transfer Fees Section (Premium)</a> .*
All other transfers, including: <ul style="list-style-type: none"> <li>international transfers in the local currency of the recipient country; and</li> </ul>	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 <a href="#">Currency</a>

Transfer type	Fee
<ul style="list-style-type: none"> <li>transfers in currencies other than the local currency of the recipient country.</li> </ul> <p>For example, sending a payment in GBP to a UK bank account, or sending a payment in AUD to a UK bank account.</p> <p><i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i></p>	<a href="#">Transfer Fees Section (Premium)</a> . <sup>*</sup>

\* 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 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*
Premium fair usage limit**	Up to A\$20,000 per monthly billing cycle
Revolut <18 fair usage limit	Up to A\$450 per monthly billing cycle

\* These are combined limits that include all types of exchanges listed below.

\*\* If you have a Joint account, any exchanges from your Joint account are included in your Premium Exchange Allowance.

## Premium Account Exchange Fees

Exchange type	Amount	Time	Fee	A\$500 example
Fiat currencies	Up to the Premium Fair Usage Limit	During market hours	A\$0	A\$0
		Outside market hours	1% of the value of the exchange	A\$5
	Over the Premium Fair Usage Limit	During market hours	0.5% of the value of the exchange	A\$2.50
		Outside market hours	1.5% of the value of the exchange	A\$7.50
Precious metals	Up to the Premium Fair Usage Limit	Any time	1.49% of the value of the exchange.  Subject to a A\$1.99 minimum fee.	A\$7.45
	Over the Premium Fair Usage Limit	Any time	1.99% of the value of the exchange.  Subject to a A\$1.99 minimum fee.	A\$9.95

## Premium 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
- Cashback 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.

<b>Crypto Spend Tiers (denominated in AUD)</b>	<b>Fair usage limit</b>	<b>Fee*</b>	<b>A\$500 example</b>
A\$0 - A\$99,999.99	Up to the Premium Fair Usage Limit	0.99%	A\$4.95
	Over the Premium Fair Usage Limit	1.49%	A\$7.45
A\$100,000 - A\$200,000	Up to the Premium Fair Usage Limit	0.79%	A\$3.95
	Over the Premium Fair Usage Limit	1.29%	A\$6.45
A\$200,000 - A\$500,000	Up to the Premium Fair Usage Limit	0.49%	A\$2.45
	Over the Premium Fair Usage Limit	0.99%	A\$4.95
A\$500,000 - A\$1m	Up to the Premium Fair Usage Limit	0.19%	A\$0.95
	Over the Premium Fair Usage Limit	0.69%	A\$3.45
A\$1m and above	Up to the Premium Fair Usage Limit	0.09%	A\$0.45
	Over the Premium Fair Usage Limit	0.59%	A\$2.95

## Revolut <18 Account Exchange Fees

<b>Exchange type</b>	<b>Amount</b>	<b>Time</b>	<b>Fee*</b>	<b>A\$500 example</b>
Non-AUD Revolut <18 Card transactions	Up to the Revolut <18 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 <18 Fair Usage Limit	During market hours	1% of the value of the exchange	A\$5.00
		Outside market hours	1.5% of the value of the exchange	A\$7.50

# 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>
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.