

# Personal Fees (Premium)

## Subscription

### Subscription fee

- JPY 980 a month or JPY 9,800 a year
- For the monthly subscription, the fee will be charged every month on the day you upgraded. For instance, if you upgraded to Premium on 10 January, the subsequent monthly fees will be charged on 10 February, 10 March, and so on for the following months. The period from the date you upgraded to the day before the next monthly anniversary (in the example above, the period from 10 January to 9 February) and each monthly period thereafter are hereinafter referred to as the "monthly cycle".

## Add (Top up) money

### Adding (Topping up) money

- Free
- However, a fee of 1.7% is charged when adding (topping up) money from the following cards:

VISA credit or prepaid card

Mastercard debit, credit or prepaid card

VISA debit card (only those issued outside of Japan, or a commercial card such as a business/corporate card).

- In addition, if you add money by bank transfer, you may be charged a fee, depending on the terms of the agreement between you and the bank from which the money is transferred.
- When adding (topping up) money by various cards (credit card, prepaid card, or debit card), please check the fees displayed on your Revolut app.

## Card

### Card replacement and delivery fee

- First Revolut Card will be issued and delivered for free. However, if you terminate within 14 days after signing up for the Premium subscription and the card has already been sent out, you will have to pay us such a delivery fee (JPY 2,000).
- For additional cards, there is a charge for delivery of each card (JPY 2,000).

### Virtual Card and Disposable Virtual Card

- Free to issue.

## 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.

## Spend

### ATM Withdrawals

- Free withdrawals up to JPY 50,000 per monthly cycle. For withdrawals in foreign currency, the amount is equivalent to JPY 50,000 per monthly cycle (calculated at the exchange rate at the time of withdrawal).
- Anything over the above limit is charged at 2% of the value of the amount withdrawn.
- You can find your remaining free ATM withdrawal allowance for the current monthly cycle displayed in the Revolut app at any time.
- Please note that the ATM provider may still charge a fee to you for making an ATM withdrawal.

## Send

### Transfers to other Revolut Users

- Free

### Transfers to outside the Revolut App (Bank Account)

- The transfer fees payable to us are as follows. We'll let you know in the Revolut app if any charges apply, before you make the transfer:
  - Domestic transfer: 2%

However, there is no charge for transfers within the limit of up to 1 transfers per month and within the limit (JPY 100,000) of the total amount of transfers per month. Therefore, for example, a fee of 2% will be charged for the 2nd transfer or for the excess portion of the transfer if the total amount of the transfers exceeds the JPY 100,000 limit.

- International transfer: Free
  - In addition, if other banks are involved in the transfer, such as the bank of the payee, certain agent banks or intermediary banks (banks that assist in the transfer of funds between banks), they may also charge a fee for the transfer. We'll let you know in the Revolut app if any charges apply, before you make the transfer (However, the estimated amount of fees to be incurred at intermediary banks, etc. will be informed after the transfer has been executed).

## 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 will be applied according to your price plan in the same way as for other international payment fees.

## Exchange

Whenever you make an exchange (including precious metals exchange) in the Revolut app, we'll use an exchange rate we have determined based on our foreign exchange market data and other information. There is more information about our exchange services in our [Personal Terms](#) and [Precious Metals Terms](#).

The exchange rates we offer do not include any exchange fees within the rate of exchange. Rather, we apply a separate percentage-based fee as set out below, which is also shown separately in the Revolut app whenever you make an exchange.

### FEES DURING FOREIGN EXCHANGE MARKET HOURS

Foreign exchange market hours are all hours except Friday 17:00 New York time to Sunday 18:00 New York time.

- Currencies: No exchange fee
- Precious Metals: 0.5%

### FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS

Outside foreign exchange market hours are Friday 17:00 New York time to Sunday 18:00 New York time.

An additional exchange fee of 1.0% applies on all fiat currency exchanges executed outside foreign exchange market hours as set out below. (The exchange fees below include this additional 1.0% fee.)

- Currencies (exchange fee): 1.0%
- Precious Metals: 0.5%

## Terminating

The fees for terminating your Premium subscription are set out below.

## If you terminate your Premium subscription within 14 days after the date you start the subscription

- We'll give you a full refund of your subscription, or a partial refund of your subscription depending on your usage of the services.
- If the first card has already been sent out, you will need to pay us for the delivery fee (JPY 2,000).

## If you terminate your Premium subscription after 14 days but within 10 months after the date you start the subscription

- If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to terminate your subscription. We'll also charge a break fee equal to two months' subscription. In this case, your Premium subscription will be available until the end of the current monthly cycle.
- If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. In this case, your Premium subscription will be available until the end of the one-year contract period for which you have already paid a yearly fee.

## If you terminate your Premium subscription after more than 10 months after the date you start the subscription

- If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to terminate your subscription, but we won't charge a break fee. In this case, your Premium subscription will be available until the end of the current monthly cycle.
- If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. In this case, your Premium subscription will be available until the end of the one-year contract period for which you have already paid a yearly fee.