# 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, when adding (topping up) money from the following cards, the following fees apply respectively:

| Card types | Fees |
|---|---|
| Visa credit and prepaid card | 1.7% |
| Visa debit card | Free<br>However, 1.7% for a card issued outside of Japan and a commercial card such as a business/corporate card. |
| Mastercard credit and debit card | Free<br>However, 1.7% for a card issued outside of Japan and a commercial card such as a business/corporate card. |
| Mastercard prepaid card | 1.3%<br>However, 1.7% for a card issued outside of Japan and a commercial card such |

| Card types | Fees |
| --- | --- |
| | as a business/corporate card. |

- When adding (topping up) money by various cards (credit card, prepaid card, or debit card), please check the fees displayed on your Revolut app.
- 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.
- For international remittance receipts, fees may be charged by the bank from which the remittance is sent, certain agent banks or intermediary banks (banks that assist in the transfer of funds between banks), etc.

## Issuance and delivery fee for physical card issuance

**Card issuance fee**

- First and second premium or standard card: free
- Third and subsequent premium or standard cards: JPY 2,000
- The number of cards issued is not counted for each type of physical card, but by the total number of physical cards issued, regardless of the type of card.
- If you terminate your Premium subscription after the issue of Premium Card or Standard Card and within 14 days after signing up for the Premium subscription, you will have to pay us a fee prescribed by us.
- **Card delivery fee**
- Free
- **Special Edition Card**
  The card issuance and/or delivery fees vary depending on the card edition. Please check the Revolut app for details.

### Virtual Card and Disposable Virtual Card

- Free to issue.

### Customised Card (design your own card in the Revolut App)

- There is no fee for designing your card (please refer to the above for the issuance and delivery fees associated with issuing the customised card).

# 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: JPY 220

• However, there is no charge for transfers within the limit of up to 3 transfers per month. The calculation of the monthly period is based on the monthly cycle.

- 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.

- Currencies: No exchange fee
- Precious Metals: 0.5% or JPY 150, whichever is higher

## 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.