

Subscription

Subscription fee

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

Add money

From a card*

Card type	Fee
Prepaid / Debit Cards issued in NZ	NZ\$0
Credit / Corporate Cards issued in NZ	Up to 1% of the transaction amount
Prepaid / Debit / Credit Cards issued outside of NZ	Up to 2% of the transaction amount
Corporate Cards issued outside of NZ	Up to 2.5% of the transaction amount

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

From a bank

Bank account type	Fee
Bank accounts in NZ	NZ\$0

Cards

Card fees

Card type	Number of cards	Fee
Revolut Card*	First Revolut Card	NZ\$0
	Second Revolut Card	NZ\$0
	Additional Revolut Card(s)**	NZ\$24.99 per card

Card type	Number of cards	Fee
	This includes any replacements for lost or stolen cards, but not Special Edition Cards.	
Joint Account Card **	First Joint Account Card	NZ\$0
	Additional Joint Account Card(s) This includes any replacements for lost or stolen cards.	NZ\$24.99 per card
Virtual Revolut Card	Per card	NZ\$0
Disposable Virtual Revolut Card	Per card	NZ\$0
Special Edition Card	Per card	The price per Special Edition Card varies. Please see the Special Edition Card Terms for more information.

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

** 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 fee

Feature type	Applicable card type	Fee
Card Personalisation	Revolut Card	NZ\$0 Please see the Personalised Card Terms for more information.

Delivery fee

Delivery type	Fee
Express Delivery	NZ\$0

Spend

ATM withdrawals

AMT withdrawal type	Withdrawal amount / frequency	Fee
Revolut Card ATM Withdrawal	Up to NZ\$700 per monthly billing cycle (the Premium ATM Withdrawal Allowance)*	NZ\$0**
	Any amount over the Premium ATM Withdrawal Allowance	2% of the value of the ATM withdrawal**

* 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	NZ\$0
NZD transfers to bank accounts in New Zealand	NZ\$0
International transfers in the local currency of the recipient country <i>For example, sending a payment in GBP to a UK bank account.</i>	Fees apply.* These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to. These fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Premium) **
Transfers in currencies other than the local currency of the recipient country <i>For example, sending a payment in NZD to a UK bank account.</i>	Fees apply.* These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to. These fees are disclosed in the Revolut App prior to making a transaction and in the

Transfer type	Fee
	Currency Transfer Fees Section (Premium) **

* 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.

Exchange

When you initiate an exchange in the Revolut app, we'll use a variable exchange rate. More information about the currency exchange rate can be found in our [Personal Terms](#) and the cryptocurrency exchange rate in our [Crypto 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	NZ\$0
Cryptocurrencies**	Premium Customer	0.99% of the value of the exchange

* Additional fees will apply to all exchange types if the Premium 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 NZ\$20,000 per monthly billing cycle. The Premium Exchange Allowance is a combined limit that includes all types of exchanges, including Cryptocurrencies. 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.

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 NZ is approximately Saturday 11am (NZDT) to Monday 12pm (NZDT).

Exchange type	Exchange amount	Fee
Fiat currencies	Any amount	1% of the value of the exchange

Cancellation and Variation

Cancellation and variation fees

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

Cancellation period	Subscription paid monthly	Subscription paid Annually
	<ul style="list-style-type: none"><li data-bbox="592 80 940 159">• No early cancellation administration fee.	

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