

## Subscription

Subscription type	Payment frequency	Fee
Premium Account Annual Subscription	Paid monthly	NZ\$9.99
	Paid annually	NZ\$99

## Add money

From	Fee
Bank accounts in NZ	NZ\$0
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.

## 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)  This includes any replacements for lost or	NZ\$24.99 per card

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

\* 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

## Delivery fee

Delivery type	Fee
Express Delivery	NZ\$0

## Spend

### ATM withdrawals

ATM withdrawal type	Withdrawal per monthly billing cycle	Fee
Revolut Card ATM Withdrawal  Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.	Up to NZ\$700 (the <b>Premium ATM Withdrawal Allowance</b> )*	NZ\$0
	Any amount over the Premium ATM Withdrawal Allowance	2% of the value of the ATM withdrawal

\* 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 other Revolut users	NZ\$0
NZD transfers to bank accounts in New Zealand	NZ\$0
All other transfers, including: <ul style="list-style-type: none"> <li>international transfers in the local currency of the recipient country; and</li> <li>transfers in currencies other than the local currency of the recipient country.</li> </ul> For example, sending a payment in GBP to a UK bank account, or sending a payment in NZD to a UK bank account.	Fee varies based on what currency you are sending and where you are sending it.  Fees are disclosed in the Revolut App prior to making a transaction and in the <a href="#">Currency Transfer Fees Section (Premium)</a> *  Note: 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.

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 12:01pm (NZDT) to Saturday 10:59am (NZDT)
Outside market hours	Friday 5pm and Sunday 6pm, New York time  For reference only, Saturday 11am (NZST) to Monday 12pm (NZST)

## Fair Usage Limits

Type	Exchange Limit*
Premium fair usage limit**	Up to NZ\$20,000 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 Standard Exchange Allowance.

## Premium Account Exchange Fees

Exchange Tyoe	Amount Exchanged	Time of exchange	Fee
Fiat Currencies	Up to the Premium Fair Usage Limit	During market hours	NZ\$0
		Outside market hours	1% of the value of the exchange
	Over the Premium Fair Usage Limit	During market hours	0.5% of the value of the exchange
		Outside market hours	1.5% of the value of the exchange
Precious Metals	Up to the Premium Fair Usage Limit	Anytime	0.49% of the value of the exchange.  Subject to a NZ\$1.00 minimum fee.
	Over the Premium Fair Usage Limit	Anytime	0.99% of the value of the exchange.  Subject to a NZ\$1.00 minimum fee.

Please note that any exchanges relating to precious metals will be charged the highest applicable exchange fee.

### Premium Account Cryptocurrency Exchange Fees

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.

This 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 NZD)</b>		<b>Fees</b>
NZ\$0 - NZ\$109,999.99	Up to the Standard Fair Usage Limit	0.99%
	Over the Standard Fair Usage Limit	1.49%
NZ\$110,000 - NZ\$225,000	Up to the Standard Fair Usage Limit	0.79%
	Over the Standard Fair Usage Limit	1.29%
NZ\$225,000 - NZ\$550,000	Up to the Standard Fair Usage Limit	0.49%
	Over the Standard Fair Usage Limit	0.99%
NZ\$550,000 - NZ\$1.1m	Up to the Standard Fair Usage Limit	0.19%
	Over the Standard Fair Usage Limit	0.69%
NZ\$1.1m and above	Up to the Standard Fair Usage Limit	0.09%
	Over the Standard Fair Usage Limit	0.59%

Please note that any exchanges relating to crypto assets will be charged the highest applicable exchange 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>
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 NZ\$24.99, and the cost of express delivery is NZ\$33.99.