

Subscription

Subscription type	Payment frequency	Fee
Premium Account Annual Subscription	Paid monthly	NZ\$11.99
	Paid annually	NZ\$119

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) Your Additional Revolut Card at no additional cost can be a: <ul style="list-style-type: none">Premium Card;	NZ\$0 every year (after your initial 12 month subscription) term otherwise NZ\$24.99 per card for each card type

Card type	Number of cards	Fee
	<ul style="list-style-type: none"> • Plus Card; • Standard Card; • Revolut – Kids & Teens Card; or • Joint Account Card. <p>This includes replacements for lost or stolen cards but it does not include Special Edition Cards.</p>	
Revolut – Kids & Teens Card	First Revolut – Kids & Teens Card	NZ\$0
	Second Revolut – Kids & Teens Card	NZ\$0
	Additional Revolut – Kids & Teens Card This includes replacements for lost or stolen cards.	NZ\$24.99 per card
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
	Revolut – Kids & Teens 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 Premium ATM Withdrawal Allowance)*	NZ\$0
	Any amount over the Premium ATM Withdrawal Allowance	2% of the value of the ATM withdrawal
Revolut – Kids & Teens Card ATM Withdrawal <i>Note: the ATM provider may charge a fee for making an ATM withdrawal.</i>	Up to NZ\$250 (the Revolut – Kids & Teens ATM Withdrawal Allowance)	NZ\$0
	Any amount over the Revolut – Kids & Teens ATM Withdrawal Allowance	2% of the value of the ATM withdrawal For example, withdrawing NZ\$100 over the Revolut – Kids &

ATM withdrawal type	Withdrawal per monthly billing cycle	Fee
		Teens ATM Withdrawal Allowance of NZ\$250 will incur a NZ\$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 other Revolut users	NZ\$0
NZD transfers to bank accounts in New Zealand	NZ\$0
<p>All other transfers, including:</p> <ul style="list-style-type: none"> international transfers in the local currency of the recipient country; and transfers in currencies other than the local currency of the recipient country. <p>For example, sending a payment in GBP to a UK bank account, or sending a payment in NZD to a UK bank account.</p>	<p>Fee varies based on what currency you are sending and where you are sending it.</p> <p>Fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Premium) *</p> <p>Note: intermediary and receiving banks may also impose a charge on the recipient.</p>

* 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.

You will always see the exchange rate and any applicable fees in the Revolut app prior to making a transaction.

Fair Usage Limits

Type	Exchange Limit*
Premium Fair Usage Limit**	Up to NZ\$20,000 per monthly billing cycle
Revolut – Kids & Teens Fair Usage Limit	No limit 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 Type	Amount Exchanged	Fee
Fiat Currencies	Up to the Premium Fair Usage Limit	NZ\$0
	Over the Premium Fair Usage Limit	0.5% of the value of the exchange
Precious Metals	Up to the Premium Fair Usage Limit	0.49% of the value of the exchange. Subject to a NZ\$1.00 minimum fee.
	Over the Premium Fair Usage Limit	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.

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.

Crypto Spend Tiers (denominated in NZD)	Fair Usage Limit	Fees
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">• 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.
After the 10th month	<ul style="list-style-type: none">• No refund for amounts already paid.• Your plan will continue until the end of the monthly period in which you cancel.	<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"> 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.

Revolut – Kids & Teens Account Exchange Fees

Exchange Type	Amount	Fee*	NZ\$500 example
Non-NZ Revolut – Kids & Teens Card transactions	Within the Revolut – Kids & Teens Fair Usage Limit	NZ\$0	NZ\$0