This version of terms will apply from 15 October 2026, except where indicated otherwise. Please click here to see the previous terms that apply until 15 October 2026.

# Personal Fees (Standard)

# Subscription

Subscription fee

- Free.

# Add money

### Add money

- Stored card: free. However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.
- Bank transfer: free.

# Card

### First Revolut Card

- Free (but a delivery commission applies - please see further below for details).

### Replacement Revolut Cards

- €6 per replacement (and a delivery commission applies).

### 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, a delivery commission applies.
- If you need to replace a Custom Card, the same fee applies.

### Special Edition Card

- Price per card varies depending on the edition (a delivery commission applies). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again.

## Revolut Pro Card

- IIf you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery commission also applies accordingly with your plan and as set below). Your Pro card does not count towards the card limit on your Personal plan.

### Delivery Commission for Revolut Cards

| Delivery method: | Standard | Plus | Premium | Metal | Ultra |
|---|---|---|---|---|---|
| Local Standard (untracked) delivery | 6.99€ | Free* | Free* | Free* | Free* |
| Local Express (tracked) delivery | 19.99€ | 19.99€ | Free* | Free* | Free* |
| International Standard (untracked) delivery | 7.99€ | Free* | Free* | Free* | Free* |
| International Express (tracked) delivery | 19.99€ | 19.99€ | Free* | Free* | Free* |
| Lightning Delivery | 29.99€ | 29.99€ | 9.99€ | 9.99€ | 9.99€ |

*but remember, you may have to pay the delivery commission (please see the amount in the Standard plan column) if you cancel your plan within 14 days of ordering the

card. Also, in some cases for special edition cards, delivery commissions may be applicable to all the plans.

### Virtual Revolut Cards

- Free.

## Spend

*The following section applies from 15 October 2026*

### Cash Withdrawals

- Free withdrawals up to 5 Cash Withdrawals or €200 per rolling month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.
- Cardless ATM withdrawals using BLIK: We charge a fee of 2% of the amount you withdraw. The fee is at least 5 PLN for each withdrawal. We always take this fee from your PLN sub-account. For all other ATM withdrawals, the fees listed above apply (if any).

## Send

This page sets out the payments you can send for free on a Standard plan, and the fees you will pay for any other payments. If a fee applies, we'll let you know in the Revolut app before you make the payment.

### Instant Transfers to other Revolut Users

- Free. This means any Instant Transfer to any Revolut user, globally.

### Local payments

- Free. This means payments in your base currency that are sent to an account in your country.

### Payments within the Single European Payments Area

- Free. This means payments in euros that are sent to an account outside your country but inside the *Single Euro Payments Area* (known as "SEPA"). For Swedish

customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu.

### Card transfers

A fee applies for card transfers.

- This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). You can also see our live fees here.

### All other international payments

- A fee applies for international payments.
- This fee will be shown to you in the app before you make the payment. You can also see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to.
- This means any international payment (other than a payment within the *Single Euro Payments Area*, as set out above)

#### 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.

## Exchange

Whenever you make a money currency exchange using Revolut Bank within your plan’s exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and

- Where possible, we will tell you the total cost before you make the exchange.
-

The only time you will pay more is if you exceed your plan's **exchange limit.** If you exceed this limit, you will be charged a fair usage fee on the additional amount. The fair usage fee may be different for different conversions, so please check the terms and conditions which apply to any conversions that are not money currency conversions provided by us (Revolut Bank UAB). The following limits and fees apply for money currency conversions by us. They also apply for any other conversion where a fee is not expressly stated in the terms and conditions:

- **Standard:** Exchange limit of EUR 1,000 per month. Fair usage fee of 1% applies to any additional money currency exchange.
- **Plus:** Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional money currency exchange.
- **Premium, Metal and Ultra:** No exchange limit. No fair usage fee.

All of the following exchanges count towards your exchange limit:

- Whenever you make a money currency exchange using Revolut Bank.
- If you are also a customer of Revolut Digital Assets Europe Ltd ("**RDAEL**"), whenever you make a cryptocurrency exchange (through REV App or through REV X App) ,
- If you are also a customer of Revolut Ltd's commodities services , whenever you make a commodities exchange.

For example, if you're on the Standard plan, and have exchange €500 in money currency (via Revolut Bank), €300 in cryptocurrency (via RDAEL) and €200 in commodities (via Revolut Ltd) within a month, you have reached your €1000 monthly exchange limit. Any further money currency exchange transactions will incur the 1% fair usage fee.

Where possible, the rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not - we think you will like it. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

## Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies), and where possible show you the total cost. We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rateand is constantly changing. This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app.
Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment.
The fee we charge (if one applies) is an exchange fee. This is a variable fee (which means it is constantly changing) depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is in the app. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between 5pm New York time on Friday and 6pm New York time on Sunday) a 1% fee applies.
You can also see what this fee is in the app.
Please see our FAQs for more information about the money currency exchange, Revolut exchange rate and exchange fee.

# Revolut Pro Account

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the Revolut Pro Account terms (which we call the "**Pro Terms**") and the Payment Processing Services Agreement (which we call the "**Payment Processing Terms**") for more information about the services these fees relate to.

**Revolut Pro Payment Processing Fees**

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Our fees for online payments include a percentage fee and a fixed fee. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.
The following fees will apply (we call these the "**Revolut Pro Payment Processing Fees**"):

| Payment Type | Fee |
|---|---|
| **Online payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1% + €0.20 |
| Visa/MasterCard/American Express payments using any other cards | 2.8% + €0.20 |
| American Express payments using EEA consumer cards | 1.7% + €0.20 |
| Revolut Pay (Account to account) for **Retail** users | 1% + €0.20 |
| Revolut Pay (Account to account) for Revolut **Business** or Revolut **Pro** users | 2.8% + €0.20 |
| **In person card payments** | |
| Visa/MasterCard payments using EEA consumer cards | 1.5% |
| Visa/MasterCard payments using any other cards | 1.5% |
| American Express payments using EEA consumer cards | 1.7% |
| American Express payments using any other cards | 1.7% |
| Tap to Pay | 1.7% |
| Revolut Pay (Account to account) for Revolut **Business** or Revolut **Pro** users | 2.6% + €0.02 |

**Merchant Chargebacks**

If one of your customers disputes a transaction, they can raise a 'chargeback' request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, but you'll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge the chargeback request.

There is more information about disputes and chargebacks in our Payment Processing Services Agreement.

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Revolut Pro account.

Please see the details about chargeback fee amounts below:

| | |
|---|---|
| AED | 70 |
| AUD | 30 |
| CAD | 25 |
| CHF | 20 |
| CZK | 470 |
| DKK | 130 |
| EUR | 15 |
| GBP | 15 |
| HKD | 150 |
| HUF | 6000 |
| ILS | 70 |
| JPY | 2000 |
| MXN | 450 |
| NOK | 200 |
| NZD | 30 |
| PLN | 80 |
| QAR | 70 |
| RON | 85 |
| RUB | 1400 |
| SAR | 70 |
| SEK | 200 |
| SGD | 30 |
| THB | 600 |
| TRY | 130 |
| USD | 20 |
| ZAR | 350 |

To view this in the regulator's standardised format please click here.
A glossary of the terms used in this document is available free of charge.

**Cryptocurrency & Precious Metals fees**
This page shows the fees for the services provided to you by us, Revolut Bank UAB.
The Precious Metals products are offered by our UK company, Revolut Ltd,

Cryptocurrency products are offered by Revolut Digital Assets Europe Limited (“RDAEL”). You can see these fees here (scroll down to the bottom of the page).