These fees apply from 28 October 2026. The previous Standard fees page will apply until 27 October 2026 (please refer to "History" for the previous Standard fees pages). All fees set out herein are inclusive of Goods & Services Tax and are in Singapore dollars.

Subscription

- Free.

- **Add money**

  Please Note: For topping up from certain cards, a surcharge of the transaction value will apply, as set out below. The information pertaining to the surcharge will be displayed in-app at the time of transaction and before the transaction is processed. The first top up of your Revolut account from all cards is free.

Card Type	Surcharge Rate
Mastercard debit card (Singapore issued, consumer card)	0.51%
Visa debit card (Singapore issued, consumer card)	0.30%
International consumer debit cards	2.08%
Commercial debit cards	1.12%

  From bank accounts in Singapore:
  Free.
  Additionally, please be advised that your bank or card issuer may charge you a fee for adding money to Revolut and it is your responsibility to bear these fees (if any).

Cards

First Revolut Card:

- Free (card delivery fees apply for all users)

Virtual Revolut card:

- Free

First Revolut Kids & Teens Card (for each Kids & Teens Account):

- Free*

Additional Revolut Cards (including Kids & Teens Cards):

- S$9 fee per additional card (and a delivery fee applies)

Promotional Cards

- Please refer to the promotional terms for the applicable fees.

Custom Card (design your own card in the Revolut App)
The custom card feature is subject to card stock availability.
A personalised card will cost S$9.99. You will need to pay a fee to ship a custom card (we will tell you the fee in the App).
If you need to replace a custom card, the same fee applies.
Delivery Charge for Revolut Cards

- We'll show you what fee applies for standard or express delivery before you order your card in the Revolut app.

Spend

Revolut Card ATM Withdrawals (international only)

- Withdrawals at international ATMs (ATMs outside of Singapore) at up to S$350 or five withdrawals per rolling month (whichever comes first) are free. Anything over the above limits is charged at 2% of the value of the amount withdrawn or S$1.49, whichever is higher. There is an additional limit of S$800/day on overseas ATM withdrawals for 16-17 Account holders.
- Please note that the ATM provider may still charge you a fee for making an ATM withdrawal.
- ATM withdrawals are not permitted in Singapore.

Send

Transfers to other Revolut Users:

- Free.

SGD Transfers to Bank Accounts in Singapore:

- A fair usage limit of five (5) free transfers will apply to bank accounts in Singapore ("Fair Usage Limit"). Thereafter, you will be charged a fee of S$2.99 for each transfer to bank accounts in Singapore. Do note, both card transfer and bank transfer count toward the fair usage limit of five (5) free transfers a month. PDA sweep is excepted from the Fair Usage Limit.

Other Transfers:

- A fee will apply for any transfers of this kind. These fees are calculated in real time and depend on what currency you are sending and where you are sending it to.

These fees are disclosed to you in the Revolut App prior to making a transaction and in the annex titled “Currency Transfer Fees Section” at the bottom of this page.

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).
- The following fees apply for card transfers. All fees are priced in S$ here, but will be charged in the currency of your transfer. The amount sent to the recipient, and your fee, will always be shown to you in the app before you agree to the payment.
- Card transfers within Singapore, i.e to a Singapore issued card, will be free for the first 5 transfers a month. Do note, both card transfer and bank transfer count toward the fair usage limit of five (5) free transfers a month. After that, card transfers will be charged at the following rates based on your plan:

1. Standard: S$2.99 per transfer
2. Premium: S$0.99 per transfer
3. Metal and Ultra: free

- For card transfers outside Singapore, you will be charged 0.8% of the amount you are sending and a fee of S$1.75.
- The example table below shows how this works in practice on different size transactions. Remember that these fees only relate to the payment, so other fees may apply (for example, for foreign exchange) as well.

Amount you’re sending	S$10	S$100	S$500	S$2,500
Fee for sending to a card in Singapore (within free limit)	S$0	S$0	S$0	S$0
Fee for sending to a	S$1.83	S$2.55	S$5.75	S$21.75

Amount you're sending	S$10	S$100	S$500	S$2,500
card outside Singapore				

Exchange

Whenever you make an exchange using Revolut within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and
- Where possible, we tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.
The only time you will pay more is if:

- you make any exchange outside of Foreign Exchange Market Hours (including on weekends). Each such exchange is chargeable at a 1.0% transaction fee for all currencies; and/or
- if you exceed your plan's exchange limit. You will be charged a fair usage fee on the additional amount. These limits are:

1. Standard Plan: Exchange limit of S$5,000 per month. Fair usage fee of 1% applies on any additional exchange.
2. Premium Plan: Exchange limit of S$15,000 per month. Fair usage fee of 0.5% applies on any additional exchange.
3. Metal and Ultra Plan: No exchange limits.

You can avoid the fair usage fee completely by upgrading to a Metal plan (if you haven't already), which doesn't have any exchange fair usage limits.
This exchange limit applies cumulatively across all types of exchange (money currencies, cryptocurrencies and precious metals). For example, if you're on the standard plan, and have exchanged S$1000 of currency, S$3000 of crypto and S$1000 of precious metals within the month, you have reached your S$5000 limit and any further exchange would incur the additional 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 is it is not possible to show you the total cost in 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 SGD, but you do not have

an SGD 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 rate (which means it is constantly changing). We think you'll really like it.

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.

Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or Premium customer (but not if you're a Metal customer).

Exchanging cryptocurrencies

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

Crypto fees

For details on Crypto Fees per plan, please refer to our Crypto Fees Page.

Currency Transfer Fees Section

Local Currency Transfers

A local currency transfer occurs when a transfer is made in the local currency of the recipient country, like when you send USD to the USA.

A flat fee will apply depending on the currency being transferred.

For further information, please refer to this fee table.

Please note that transfers to the following countries may only be transacted in local currency: Brazil (BRL), Indonesia (IDR), India (INR), Sri Lanka (LKR), Malaysia (MYR), Philippines (PHP) and Vietnam (VND).

Illustrative Examples

The example table below shows how this works in practice across different size transactions of local currency transfers of EUR. Remember that these fees only relate to the transfer, so other fees may apply (for example, for foreign exchange) as well.

Transfer amount (S$ equivalent)	S$10	S$100	S$500	S$2,000	S$10,000	S$20,000
EUR (0.15% fee; S$0.60 min fee)	S$0.60	S$0.60	S$0.75	S$3.00	S$15.00	S$30.00

Foreign Currency Transfers

A foreign currency transfer occurs when a transfer is made that is not in the local currency of the recipient country (for example, sending USD to the UK) or you make a foreign currency transfer between Singaporean accounts (for example, sending USD to a DBS Multi-currency account).

A flat fee will apply to any foreign currency transfer as set out in the table below. Remember that these fees only relate to the transfer, so other fees may apply (for example, for foreign exchange) as well.

Transfer amount (S$ equivalent)	**S$10**	**S$100**	**S$500**	**S$2,000**	**S$10,000**
● USD outside of USA ● GBP outside of UK ● EUR outside of Eurozone ● CHF outside of Switzerland	S$5.00	S$5.00	S$5.00	S$5.00	S$5.00
● Any other currency that is not the local currency of the recipient country ● Any domestic transfer of a foreign currency to a bank account in SG	S$9.00	S$9.00	S$9.00	S$9.00	S$9.00

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.