This page consists of two Parts:
Part I: Revolut Bank UAB branch in Spain Personal Fees (Standard).
Part II: Revolut Bank UAB Personal Fees (Standard).
If you are a customer of Revolut Bank UAB, please scroll down to see the terms relevant for you.

Part I

Personal Fees (Standard)

If you signed up to Revolut after the launch of our Spanish branch, this version of our terms applies to you.
If you have signed up to Revolut before that and received an email from us about the transfer to the Spanish Branch, this version of our terms will apply to you from the date indicated in that email.
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.

Subscription

Subscription fee

- Free.

Add money

Add money

- 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.

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

- If you have a Revolut Pro account and order a Revolut Pro card, your first Revolut Pro Card is free. A replacement Revolut Pro Card costs €6 per replacement. 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* If you've joined on or after 1 Septembe	Free*	Free*

Delivery method:	Standard	Plus	Premium	Metal	Ultra
			r 2026, the following fee applies to you. €19.99		
International Standard (untracked) delivery	€7.99	Free*	Free*	Free*	Free*
International Express (tracked) delivery	€19.99	€19.99	Free* If you've joined on or after 1 September 2026, the following fee applies to you. €19.99	Free*	Free*
Lightning Delivery	€29.99	€29.99	€9.99 If you've joined on or after 1 September 2026, the following fee applies to you. €29.99	€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

ATM Withdrawals

Revolut's ATMs

- Free withdrawals in all Revolut's ATMs.

Other entities' ATMs

- Other financial institutions' ATMSFree withdrawals up to 5 ATM Withdrawals or €200 per rolling month (whichever comes first), then a fee applies that will equal the fee that the ATM owner will charge Revolut for the transaction for ATMs located in Spain. For ATMs located abroad a commission of 2% with a minimum of €1 will apply once the free withdrawal threshold is exceeded.
- **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").

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 an exchange using Revolut within your plan's exchange limit: 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 an 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.

Administration fee

€2.3 per month (this only applies if we decide to close your account and there is still money remaining after the account closure notice period has passed. This fee will be applied to cover our costs for holding and administrating your remaining money. Please see more information about this fee in our Personal terms).

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

Payment Type	Fee
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%
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:

Currency	Amount
AED	70
AUD	30
CAD	25
CHF	20
CZK	470

Currency	Amount
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, Sucursal en España. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).

Part II

Personal Fees (Standard)

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.

Subscription

Subscription fee

- Free.

Add money

Add money

- 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.

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

- If you have a Revolut Pro account and order a Revolut Pro card, your first Revolut Pro Card is free. A replacement Revolut Pro Card costs €6 per replacement. 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* If you've joined on or after 1 September 2026, the following fee applies to you. €19.99	Free*	Free*
International Standard (untracked) delivery	€7.99	Free*	Free*	Free*	Free*
International Express (tracked) delivery	€19.99	€19.99	Free* If you've joined on or after 1 September 2026, the following	Free*	Free*

Delivery method:	Standard	Plus	Premium	Metal	Ultra
			fee applies to you. €19.99		
Lightning Delivery	€29.99	€29.99	€9.99 If you've joined on or after 1 Septembe r 2026, the following fee applies to you. €29.99	€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

ATM Withdrawals

Revolut's ATMs

- Free withdrawals in all Revolut's ATMs.

Other entities' ATMs

- Free withdrawals up to 5 ATM 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 an 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.

Administration fee

€2.3 per month (this only applies if we decide to close your account and there is still money remaining after the account closure notice period has passed. This fee will be applied to cover our costs for holding and administrating your remaining money. Please see more information about this fee in our Personal terms).

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%

Payment Type	Fee
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%
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:

Currency	Amount
AED	70
AUD	30
CAD	25
CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HUF	6000
ILS	70

Currency	Amount
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 Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).