

# Standard Plan Fees

These fees apply to your Standard Plan from April 2024.

## Subscription

- Free

## Top-Up

### **From bank accounts in Brazil (in BRL):**

- Free

### **From bank accounts abroad:**

- Free

Please be advised that other banks may charge you a fee for adding money to your Revolut account, and it is your responsibility to bear these fees (if any).

## Cards

### **First Revolut Card:**

- Free for standard delivery.
- Free for express delivery in Brazil or abroad.

### **Virtual Revolut Card:**

- Free

### **Replacement Revolut Cards:**

- Issuance of your replacement card is free.

### **Promotional Cards**

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

## Withdrawals

### **Revolut Card ATM Withdrawals (international only)**

- Withdrawals at international ATMs (ATMs outside of Brazil) at up to BRL \$1,600 or five withdrawals per rolling month (whichever comes first) are free.

- Anything over the above limits is charged at 2% of the amount withdrawn or BRL \$1.00 (whichever is higher)

Please note that the ATM provider may still charge you a fee for making an ATM withdrawal. ATM withdrawals are not permitted in Singapore.

## Transfers

### **Transfers to other Revolut Users:**

- Free

### **Other Transfers without currency conversion:**

- A fee will apply for transfers to non Revolut Users based on currency and destination
- All fees are disclosed to you in the Revolut App prior to making a transaction and more details are in "Currency Transfer Fees" section below.

### **Other Transfers with currency conversion:**

A currency conversion 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).

- Free for *self transfers* within Brazil (TED).
- 0.5% fee for all other transfers (local to someone else or international).

The fair usage limit (BRL27,000/month) also applies to this kind of transfer. After that limit, an exchange fair usage fee of 0.5% applies for Standard users

## Currency Exchange

Whenever you make a currency exchange using Revolut, we use simple and transparent pricing:

- You get the real exchange rate;
- We add a transparent exchange fee (if one applies); and
- You see the total cost, including applicable taxes, with no hidden mark-ups or surprises.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.

### **BRL to USD**

Every time you exchange BRL to USD, the fees applicable will be:

- 1.1% IOF (Financial Transaction Tax);
- 1.0% spread if during business-hours (Monday to Friday between 9am and 6pm at Brazilian Time); and
- An additional 0.5% will be charged during non-business hours.

### **USD to BRL**

Every time you exchange USD to BRL, the fees applicable will be:

- 0.38% IOF (Financial Transaction Tax);

- 1.0% spread if during business-hours (Monday to Friday between 9am and 6pm at Brazilian Time); and
- An additional 0.5% will be charged during non-business hours.

### **USD to Other Currencies**

The only time you will pay fees from USD to Other Currencies is if you make any exchange on the weekends (thereby incurring the weekend fees) and if you exceed the exchange fair usage limit (BRL\$27,000 per month). If you do, you will be charged an exchange fair usage fee on any exchange above the limit.

Then, when you exchange USD to Other Currencies, the fees applicable will be:

- Free of charge during weekdays, limited to BRL\$27,000 per month (fair usage limit);
- 1.0% fee for weekend exchanges, from Friday afternoon to Sunday afternoon (weekend fee);
- Additional 0.5% of fair usage fee if you exceed the limit of BRL\$27,000 per month; and
- Additional 1.0% fee for exchange to rare currencies.

In all cases, the rate and any fee (if one applies), will be shown to you separately in the app, along with the total cost, before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the overall price or not - we think you will like it.

## **Cryptocurrencies**

Whenever you make a cryptocurrency exchange using Revolut, we use our pricing formula that is "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**

When you exchange cryptocurrencies, we will charge you the following fees:

- 1.0% fee of the value of your crypto transaction or the currency equivalent of USD1, whichever is greater. This fee amount is based on the currency of your residence.

As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your crypto exchanges count towards your exchange fair usage limit (BRL\$27,000/month) of your Standard plan.