

Subscription

Subscription fee

A\$0

Add money

From a card*

| Card type | Fee |
|--|--------------------------------------|
| Prepaid / Debit Cards issued in Australia | A\$0 |
| Credit / Corporate Cards issued in Australia | Up to 1% of the transaction amount |
| Prepaid / Debit / Credit Cards issued outside of Australia | Up to 2% of the transaction amount |
| Corporate Cards issued outside of Australia | Up to 2.5% of the transaction amount |

*Includes physical cards and card top-ups via Apple Pay and Google Pay.

From a bank

| Bank account type | Fee |
|-----------------------------------|-------|
| Bank accounts in Australia | A\$0 |
| International transfers (inbound) | A\$0* |

* Note that intermediary and sending banks may also impose a charge on the sender.

Cards

Card fees

| Card type | Number of cards | Fee |
|------------------|---|-------------------|
| Revolut Card | First Revolut Card | A\$0 |
| | Additional Revolut Card(s) This includes any replacements for lost or stolen cards, but not Special Edition Cards. | A\$8.99 per card* |
| Revolut <18 Card | First Revolut <18 Card | A\$0 |

| Card type | Number of cards | Fee |
|---------------------------------|---|---|
| | Additional Revolut <18 Card(s) This includes any replacements for lost or stolen cards, but not Special Edition Cards. | A\$8.99 per card* |
| Virtual Revolut Card | Per card | A\$0 |
| Disposable Virtual Revolut Card | Per card | A\$0 |
| Special Edition Card | Per card | The price per Special Edition Card varies. Please see the Special Edition Card Terms for more information. |

* Delivery fees apply.

Card feature fees

| Feature type | Applicable card type | Fee |
|----------------------|----------------------|--|
| Card Personalisation | Revolut Card | A\$7.99 per card Please see the Personalised Card Terms for more information. |
| | Revolut <18 Card | A\$3.99 per card Please see the Personalised Card Terms for more information. |

Delivery fee

| Delivery type | Fee |
|-------------------|-------------------|
| Standard Delivery | A\$9.99 per card |
| Express Delivery | A\$33.99 per card |

Spend

ATM withdrawals

| AMT withdrawal type | Withdrawal amount / frequency | Fee |
|---------------------------------|--|---|
| Revolut Card ATM Withdrawal | Up to A\$350 per monthly billing cycle or 5 ATM withdrawals per monthly billing cycle, whichever occurs first (the Standard ATM Withdrawal Allowance)* | A\$0** |
| | Any amount over the Standard ATM Withdrawal Allowance | 2% of the value of the ATM withdrawal** Subject to a minimum charge of A\$1.50 |
| Revolut <18 Card ATM Withdrawal | Up to A\$70 per monthly billing cycle (the Revolut <18 ATM Withdrawal Allowance) | A\$0** |
| | Any amount over the Revolut <18 ATM Withdrawal Allowance | 2% of the value of the ATM withdrawal** |

* You can find your remaining Standard ATM Withdrawal Allowance for the current monthly billing cycle displayed in the Revolut app at any time.

** Please note that the ATM provider may still charge a fee to you for making an ATM withdrawal.

Send

Fiat currency transfers

| Transfer type | Fee |
|--|---|
| Transfers to other Revolut users | A\$0 |
| AUD transfers to bank accounts in Australia | A\$0* |
| International transfers in the local currency of the recipient country <i>For example, sending a payment in GBP to a UK bank account.</i> | Fees apply.* These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to. |

| Transfer type | Fee |
|---|---|
| | These fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Standard) . |
| <p>Transfers in currencies other than the local currency of the recipient country</p> <p><i>For example, sending a payment in AUD to a UK bank account.</i></p> | <p>Fees apply.*</p> <p>These fees are calculated in real time, and are based on what currency you are sending and where you are sending it to.</p> <p>These fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Standard).</p> |

* Please note that intermediary and receiving banks may also impose a charge on the recipient.

Pay All Fees feature

When you send money overseas, intermediary banks may impose a charge on the recipient. This charge will be deducted from the amount you sent, meaning the recipient may receive less than the actual amount you sent. The Pay All Fees feature allows you to pay a flat upfront fee which ensures that the recipient receives the full amount you sent. This fee will be charged instead of the standard currency transfer fee.

You can see our current fees and the routes where this feature is available on the [Currency Transfer Fees Section \(Standard\)](#).

Exchange

When you initiate an exchange in the Revolut app, we'll use a variable exchange rate, as set out in our [Personal Terms](#), the cryptocurrency exchange rate in our [Crypto Terms](#) and the bullion exchange rate in our [Precious Metals Terms](#). We apply a separate minimum transaction or percentage-based fee (as set out below).

These fees are shown separately in the Revolut app whenever you make an exchange.

Exchange fees

| Exchange type* | User type | Fee** |
|---|-------------------|-------|
| Fiat Currencies | Standard Customer | A\$0 |
| Revolut <18 Card transactions in a currency | Revolut <18 User | A\$0 |

| Exchange type* | User type | Fee** |
|---|-------------------|--|
| other than AUD | | |
| Cryptocurrencies*** (feature not available to Revolut <18 Users) | Standard Customer | A\$1.99 for exchanges up to A\$133.56 |
| | | 1.49% of the value of the exchange, for exchanges over A\$133.56 |
| Precious Metals (feature not available to Revolut <18 Users) | Standard Customer | A\$1.99 for exchanges up to A\$100 |
| | | 1.99% of the value of the exchange, for exchanges over A\$100 |

* The highest fees relevant to your exchange type will apply. For example, a conversion within the Standard Exchange Allowance between AUD and BTC executed during exchange market hours, we will apply the fee that applies to BTC (1.49%), not the fee for AUD (0%).

** Additional fees will apply to all exchange types if the Standard Exchange Allowance or Revolut <18 Card Exchange Allowance is exceeded, and for fiat currency exchanges made outside exchange market hours, as set out below.

*** We do not apply a separate minimum transaction or percentage-based fee for Cryptocurrency exchanges for our "spare change round up" feature.

Fair Usage Limits

Standard Exchange Allowance

The Standard Exchange Allowance for a Standard Customer is A\$2,000 per monthly billing cycle. The Standard Exchange Allowance is a combined limit that includes all types of exchanges, including Cryptocurrencies and Precious Metals.

For exchanges above the Standard Exchange Allowance, a 0.5% fee will apply in addition to the exchange specific fees listed above.

Revolut <18 Card Exchange Allowance

For Revolut <18 Card transactions made in a currency other than AUD, the allowance is A\$450 per monthly billing cycle (the Revolut <18 Card Exchange Allowance).

For transactions that exceed the Revolut <18 Card Exchange Allowance, a 0.5% fee will apply.

Exchange fees applicable outside exchange market hours

An additional fee will apply to fiat currency exchanges made outside of exchange market hours. An exchange will be outside of exchange market hours if it is made between Friday 5pm (New York time) and Sunday 6pm (New York time), which is a U.S. based time zone. For reference only, without taking into account daylight savings, the equivalent time period in Australia is approximately Saturday 7am (AEST) to Monday 8am (AEST).

| Exchange type | Exchange amount | Fee |
|-----------------|-----------------|---------------------------------|
| Fiat currencies | Any amount | 1% of the value of the exchange |