

## Subscription

| Subscription type | Fee  |
|-------------------|------|
| Standard account  | A\$0 |

## Add money

| From                                | Fee                                | A\$500 add money example |
|-------------------------------------|------------------------------------|--------------------------|
| Bank Account                        | A\$0                               | A\$0                     |
| Australian Prepaid & Debit Card*    | A\$0                               | A\$0                     |
| Australian Credit & Corporate Card* | Up to 1% of the transaction amount | A\$5.00                  |

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

## Cards

### Card fees

| Card type           | Number of cards                                                                            | Fee                                            |
|---------------------|--------------------------------------------------------------------------------------------|------------------------------------------------|
| Revolut Card        | First Revolut Card                                                                         | A\$0 per card<br>Delivery fee also applies.    |
|                     | Additional Revolut Card<br><br>This includes replacements for lost or stolen cards.        | A\$8.99 per card<br>Delivery fee also applies. |
| Revolut Credit Card | First Revolut Credit Card                                                                  | A\$0 per card<br>Delivery fee also applies.    |
|                     | Additional Revolut Credit Card<br><br>This includes replacements for lost or stolen cards. | A\$8.99 per card<br>Delivery fee also applies. |

| Card type                       | Number of cards                                                                                  | Fee                                                |
|---------------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------|
| Revolut Kids & Teens Card       | First Revolut Kids & Teens Card                                                                  | A\$0                                               |
|                                 | Additional Revolut Kids & Teens Card<br><br>This includes replacements for lost or stolen cards. | A\$8.99 per card<br><br>Delivery fee also applies. |
| Joint Account Card*             | First Joint Account Card                                                                         | A\$0                                               |
|                                 | Additional Joint Account Card<br><br>This includes replacements for lost or stolen cards.        | A\$8.99 per card<br><br>Delivery fee also applies. |
| Virtual Revolut Card            | Per card                                                                                         | A\$0                                               |
| Single Use Virtual Revolut Card | Per card                                                                                         | A\$0                                               |

\* Your Joint Account Card allowance resets to zero when you open a new Joint account.

## Card feature fees

| Feature type         | Applicable card type      | Fee              |
|----------------------|---------------------------|------------------|
| Card Personalisation | Revolut Card              | A\$7.99 per card |
|                      | Revolut Kids & Teens Card | A\$3.99 per card |

## Delivery fee

| Delivery type     | Fee               |
|-------------------|-------------------|
| Standard Delivery | A\$4.99 per card  |
| Express Delivery  | A\$33.99 per card |

## Spend

## ATM withdrawals

| ATM withdrawal type                                                                                                          |               | Withdrawals per rolling month                                                                              | Fee                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Revolut Card ATM Withdrawal<br><br><i>Note: the ATM provider may charge a fee for making an ATM withdrawal.</i>              | Domestic      | N/A                                                                                                        | A\$0                                                                                                                                                                                         |
|                                                                                                                              | International | Up to A\$350 or 5 ATM withdrawals, whichever occurs first (the <b>Standard ATM Withdrawal Allowance</b> )* | A\$0                                                                                                                                                                                         |
|                                                                                                                              |               | Any amount over the Standard ATM Withdrawal Allowance*                                                     | 2% of the value of the ATM withdrawal<br><br>Subject to a minimum charge of A\$1.50<br><br>For example, withdrawing A\$100 over the Standard ATM Withdrawal Allowance will incur a A\$2 fee. |
| Revolut Kids & Teens Card ATM Withdrawal<br><br><i>Note: the ATM provider may charge a fee for making an ATM withdrawal.</i> |               | Up to A\$150 (the <b>Revolut Kids &amp; Teens ATM Withdrawal Allowance</b> )                               | A\$0**                                                                                                                                                                                       |
|                                                                                                                              |               | Any amount over the Revolut Kids & Teens ATM Withdrawal Allowance                                          | 2% of the value of the ATM withdrawal<br><br>For example, withdrawing A\$100 over the Revolut Kids & Teens ATM Withdrawal Allowance will incur a A\$2 fee.                                   |

\* If you have a Joint account, withdrawals from your Joint account are included in your Standard ATM Withdrawal Allowance.

If you have a Credit Account, any cash advance transactions you make via an ATM withdrawal will count towards your Standard ATM Withdrawal Allowance. Cash advances from Credit Account are subject to additional fees to those listed above. See our Credit Card Fees page for more details.

## Send

### Transfer fees

| Transfer type                                                                                                       | Fee                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transfers to Revolut users<br><i>Note: if the transfer involves an exchange, exchange fees may apply.</i>           | A\$0                                                                                                                                                                                                                             |
| AUD transfers to bank accounts in Australia                                                                         | A\$0                                                                                                                                                                                                                             |
| Mobile wallet transfers<br><i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i> | Fee varies based on what currency you are sending and where you are sending it.<br><br>Fee is disclosed in the Revolut App prior to making a transaction and in the <a href="#">Currency Transfer Fees Section (Standard)</a> .* |
| Transfers made using the "Pay all Fees" feature                                                                     | Fee varies based on what currency you are sending and where you are sending it.<br><br>Fee is disclosed in the Revolut App prior to making a transaction and in the <a href="#">Currency Transfer Fees Section (Standard)</a> .* |

| Transfer type                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Fee                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>All other transfers, including:</p> <ul style="list-style-type: none"> <li>international transfers in the local currency of the recipient country; and</li> <li>transfers in currencies other than the local currency of the recipient country.</li> </ul> <p>For example, sending a payment in GBP to a UK bank account, or sending a payment in AUD to a UK bank account.</p> <p><i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i></p> | <p>Fee varies based on what currency you are sending and where you are sending it.</p> <p>Fee is disclosed in the Revolut App prior to making a transaction and in the <a href="#">Currency Transfer Fees Section (Standard)</a>.*</p> |

\* If you have a Joint account, the fees associated with fiat currency transfers from your individual account also apply to fiat currency transfers made from your Joint Account and/or your Revolut Credit Card.

## Exchange

When you initiate an exchange in the Revolut app or complete any other card transaction (including credit card transactions) that require us to convert currency, we'll use a variable exchange rate.

You may also be charged a percentage based exchange fee, as set out in the tables below.

If you initiate an exchange in the Revolut app, you will always see the exchange rate and any applicable fees prior to making a transaction.

## Market Hours

| Hours               | Time                                                                                                                            |
|---------------------|---------------------------------------------------------------------------------------------------------------------------------|
| During market hours | <p>Sunday 6:01pm and Friday 4:59pm, New York time</p> <p>For reference only, Monday 8:01am (AEST) to Saturday 6:59am (AEST)</p> |

| Hours                | Time                                                                                                         |
|----------------------|--------------------------------------------------------------------------------------------------------------|
| Outside market hours | Friday 5pm and Sunday 6pm, New York time<br><br>For reference only, Saturday 7am (AEST) to Monday 8am (AEST) |

## Fair usage limits

| Type                                  | Exchange limit*                  |
|---------------------------------------|----------------------------------|
| Standard fair usage limit**           | Up to A\$2,000 per rolling month |
| Revolut Kids & Teens fair usage limit | Up to A\$750 per rolling month   |

\* These are combined limits that include all types of exchanges listed below.

\*\* Any exchanges from a Joint Account or Credit Account (to the extent applicable) will be included in your Standard fair usage limit.

## Standard Account Exchange Fees

| Exchange type   | Amount                              | Time                 | Fee                                                                          | A\$500 example |
|-----------------|-------------------------------------|----------------------|------------------------------------------------------------------------------|----------------|
| Fiat currencies | Up to the Standard Fair Usage Limit | During market hours  | A\$0                                                                         | A\$0           |
|                 |                                     | Outside market hours | 1% of the value of the exchange                                              | A\$5           |
|                 | Over the Standard Fair Usage Limit  | During market hours  | 0.5% of the value of the exchange                                            | A\$2.50        |
|                 |                                     | Outside market hours | 1.5% of the value of the exchange                                            | A\$7.50        |
| Precious metals | Up to the Standard Fair Usage Limit | Any time             | 0.99% of the value of the exchange.<br><br>Subject to a A\$1.99 minimum fee. | A\$4.95        |
|                 | Over the Standard                   | Any time             | 1.49% of the value of the                                                    | A\$12.45       |

| Exchange type | Amount           | Time | Fee                                                | A\$500 example |
|---------------|------------------|------|----------------------------------------------------|----------------|
|               | Fair Usage Limit |      | exchange.<br><br>Subject to a A\$1.99 minimum fee. |                |

## Standard Account Cryptocurrency Exchange Fee

The cryptocurrency exchange fee you're charged is based on the combined volume of cryptocurrency purchases and sales you make over a 30 day rolling basis.

The following transactions are excluded from total purchase and sales:

- exchanges between commodities and crypto assets; and
- spare change round ups.

If you make an exchange that results in you moving up to a new fee tier, the fee that applies to that exchange will be the fee of the tier you are currently on, not the lower fee that applies to the new tier.

| Crypto Spend Tiers (denominated in AUD) | Fair usage limit                    | Fee*  | A\$500 example |
|-----------------------------------------|-------------------------------------|-------|----------------|
| A\$0 - A\$99,999.99                     | Up to the Standard Fair Usage Limit | 1.49% | A\$7.45        |
|                                         | Over the Standard Fair Usage Limit  | 1.99% | A\$9.95        |
| A\$100,000 - A\$200,000                 | Up to the Standard Fair Usage Limit | 1.29% | A\$6.45        |
|                                         | Over the Standard Fair Usage Limit  | 1.79% | A\$8.95        |
| A\$200,000 - A\$500,000                 | Up to the Standard Fair Usage Limit | 0.99% | A\$4.95        |
|                                         | Over the Standard Fair Usage Limit  | 1.49% | A\$7.45        |
| A\$500,000 - A\$1m                      | Up to the Standard Fair             | 0.49% | A\$2.45        |

| Crypto Spend Tiers<br>(denominated in AUD) | Fair usage limit                    | Fee*  | A\$500 example |
|--------------------------------------------|-------------------------------------|-------|----------------|
|                                            | Usage Limit                         |       |                |
|                                            | Over the Standard Fair Usage Limit  | 0.99% | A\$4.95        |
| A\$1m and above                            | Up to the Standard Fair Usage Limit | 0.19% | A\$0.95*       |
|                                            | Over the Standard Fair Usage Limit  | 0.69% | A\$3.45        |

\* Subject to a A\$1.99 minimum fee.

## Revolut Kids & Teens Account Exchange Fees

| Exchange type                                  | Amount                                          | Time                 | Fee*                              | A\$500 example |
|------------------------------------------------|-------------------------------------------------|----------------------|-----------------------------------|----------------|
| Non-AUD Revolut Kids & Teens Card transactions | Up to the Revolut Kids & Teens Fair Usage Limit | During market hours  | A\$0                              | A\$0           |
|                                                |                                                 | Outside market hours | 0.5% of the value of the exchange | A\$2.50        |
|                                                | Over the Revolut Kids & Teens Fair Usage Limit  | During market hours  | 0.5% of the value of the exchange | A\$2.50        |
|                                                |                                                 | Outside market hours | 1.5% of the value of the exchange | A\$7.50        |