

Subscription

Subscription type	Fee
Standard account	A\$0

Add money

A service fee may apply when you deposit funds into a Revolut account, as set out in the table below.

From	Fee	A\$500 add money example
Bank Account	A\$0	A\$0
Prepaid & Debit Card*	A\$0	A\$0
Credit Card*	0.4%	A\$2.00
Corporate Credit Card*	0.87%	\$4.35

* Includes physical cards and card deposits via Apple Pay and Google Pay.

Cards

Card fees

Card type	Number of cards	Fee
Revolut Card	First Revolut Card	A\$0 per card Delivery fee also applies.
	Additional Revolut Card This includes replacements for lost or stolen cards.	A\$8.99 per card Delivery fee also applies.
Revolut Credit Card	First Revolut Credit Card	A\$0 per card Delivery fee also applies.
	Additional Revolut Credit Card This includes replacements for lost or stolen cards.	A\$8.99 per card 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 This includes replacements for lost or stolen cards.	A\$8.99 per card Delivery fee also applies.
Joint Account Card*	First Joint Account Card	A\$0
	Additional Joint Account Card This includes replacements for lost or stolen cards.	A\$8.99 per card 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 <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 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 For example, withdrawing A\$100 over the Standard ATM Withdrawal Allowance will incur a A\$2 fee.
Revolut Kids & Teens Card ATM Withdrawal <i>Note: the ATM provider may charge a fee for making an ATM withdrawal.</i>		Up to A\$150 (the Revolut Kids & Teens ATM Withdrawal Allowance)	A\$0**
		Any amount over the Revolut Kids & Teens ATM Withdrawal Allowance	2% of the value of the ATM withdrawal 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 <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 <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. Fee is disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Standard) .*
Transfers made using the "Pay all Fees" feature	Fee varies based on what currency you are sending and where you are sending it. Fee is disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Standard) .*

Transfer type	Fee
All other transfers, including: - international transfers in the local currency of the recipient country; and - transfers in currencies other than the local currency of the recipient country. For example, sending a payment in GBP to a UK bank account, or sending a payment in AUD to a UK bank account. <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. Fee is disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Standard).*

* 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	Sunday 6:01pm and Friday 4:59pm, New York time For reference only, Monday 8:01am (AEST) to Saturday 6:59am (AEST)

Hours	Time
Outside market hours	Friday 5pm and Sunday 6pm, New York time 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. 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. 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 (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