Personal Fees (Standard)

Subscription

Subscription fee

- Free

Add (Top up) money

Adding (Topping up) money

- Free
- However, when adding (topping up) money from the following cards, the following fees apply respectively:

Card types	Fees
Visa credit and prepaid card	1.7%
Visa debit card	Free However, 1.7% for a card issued outside of Japan and a commercial card such as a business/corporate card.
Mastercard credit and debit card	Free However, 1.7% for a card issued outside of Japan and a commercial card such as a business/corporate card.
Mastercard prepaid card	1.3% However, 1.7% for a card issued outside of Japan and a commercial card such as a business/corporate card.

- When adding (topping up) money by various cards (credit card, prepaid card, or debit card), please check the fees displayed on your Revolut app.
- In addition, if you add money by bank transfer, you may be charged a fee, depending on the terms of the agreement between you and the bank from which the money is transferred.

- For international remittance receipts, fees may be charged by the bank from which the remittance is sent, certain agent banks or intermediary banks (banks that assist in the transfer of funds between banks), etc.

Card issuing and delivery fee for Standard plan users

- First Standard Revolut Card will be issued for free.
- The delivery fees will cost JPY 500 for standard delivery and JPY 2,000 for express delivery.

If a standard customer who was previously a metal customer becomes unable to use his/her Metal Card for any reason (e.g. loss of the card, card being targeted for fraud, etc.) and the card is being reissued, regardless of the reason for the reissue, the reissued card will be the Standard Card.

Special Edition Card

The card issuance and/or delivery fees vary depending on the card edition. Please check the Revolut app for details.

Virtual Card and Disposable Virtual Card

- Free to issue.

Customised Card (design your own card in the Revolut App)

- The fee for designing your card is JPY 700 (please refer to the above for the issuance and delivery fees associated with issuing the customised card).

Spend

ATM Withdrawals

- Free withdrawals up to JPY 25,000 per monthly cycle*. For withdrawals in foreign currency, the amount is equivalent to JPY 25,000 per monthly cycle (calculated at the exchange rate at the time of withdrawal).
- Anything over the above limit is charged at 2% of the value of the amount withdrawn.
- You can find your remaining free ATM withdrawal allowance for the current monthly 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.

*The period from the contract date to the day before the next monthly anniversary (e.g. if the contract date is 10 January, the period from 10 January to 9 February), and each monthly period thereafter, are referred to as the 'monthly cycle'.

Send

Transfers to other Revolut Users

- Free

Transfers to outside the Revolut App (Bank Account)

The transfer fees payable to us are as follows. We'll let you know in the Revolut app if any charges apply, before you make the transfer:

- Domestic transfer: JPY 220

• However, there is no charge for transfers within the limit of up to 1 transfer per month. The calculation of the monthly period is based on the monthly cycle.

- International transfer: Free

• In addition, if other banks are involved in the transfer, such as the bank of the payee, certain agent banks or intermediary banks (banks that assist in the transfer of funds between banks), they may also charge a fee for the transfer. We'll let you know in the Revolut app if any charges apply, before you make the transfer (However, the estimated amount of fees to be incurred at intermediary banks, etc. will be informed after the transfer has been executed).

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.
- A discount on this fee will be applied according to your price plan in the same way as for other international payment fees.

Exchange

Whenever you make an exchange (including precious metals exchange) in the Revolut app, we'll use an exchange rate we have determined based on our foreign exchange market data and other information. There is more information about our exchange services in our Personal Terms and Precious Metals Terms.
The exchange rates we offer do not include any exchange fees within the rate of exchange. Rather, we apply a separate percentage-based fee as set out below, which is also shown separately in the Revolut app whenever you make an exchange.

HIGH-FREQUENCY STANDARD CUSTOMERS

Different fees apply for high-frequency standard customers. A high-frequency standard customer is someone who:

- is a standard customer (not a premium or metal user); and
- has exchanged in excess of JPY 300,000 (or the equivalent in a different currency) in any monthly cycle (Standard Exchange Allowance).

For a high-frequency standard customer, a higher exchange fee of 0.5% shall apply to any aggregate amount exchanged over the Standard Exchange Allowance. You can find your remaining Standard Exchange Allowance for the current monthly cycle displayed in the Revolut app at any time.

FEES DURING FOREIGN EXCHANGE MARKET HOURS

Foreign exchange market hours are all hours except Friday 17:00 New York time to Sunday 18:00 New York time.

Currencies (exchange fee)

- Regular customers: No exchange fee
- High-frequency standard customers: 0.5%

Precious Metals

- Regular customers: 1% or JPY 150, whichever is higher
- High-frequency standard customers: 1.5% or JPY 150, whichever is higher

FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS

Outside foreign exchange market hours are Friday 17:00 New York time to Sunday 18:00 New York time.

An additional exchange fee of 1.0% also applies on all fiat currency exchanges executed outside foreign exchange market hours as set out below. (The exchange fees below include this additional 1.0% fee.)

Currencies (exchange fee)

- Regular customers: 1.0%
- High-frequency standard customers: 1.5%

Precious Metals

- Regular customers: 1% or JPY 150, whichever is higher
- High-frequency standard customers: 1.5% or JPY 150, whichever is higher