

# Subscription

Subscription fee

NZ\$0

## Add money

### From a card\*

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

## Cards

Card fees

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

Card type	Number of cards	Fee
	Additional Joint Account Card(s) This includes any replacements for lost or stolen cards.	NZ\$8.99 per card*
Virtual Revolut Card	Per card	NZ\$0
Disposable Virtual Revolut Card	Per card	NZ\$0
Special Edition Card	Per card	The price per Special Edition Card varies.  Please see the <a href="#">Special Edition Card Terms</a> for more information.

\* Delivery fees apply (as set out below).

\*\* 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	NZ\$7.99  Please see the <a href="#">Personalised Card Terms</a> for more information.

## Delivery fees

Delivery type	Fee
Standard Delivery	NZ\$9.99 per card
Express Delivery	NZ\$33.99 per card

## Spend

### ATM withdrawals

AMT withdrawal type	Withdrawal amount / frequency	Fee
Revolut Card ATM Withdrawal	Up to NZ\$350 per monthly billing cycle (the <b>Standard ATM Withdrawal Allowance</b> )*	NZ\$0**
	Any amount over the Standard 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. If you've a Joint account, withdrawals from your Joint account are included in your Standard ATM Withdrawal Allowance.

\*\* 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	NZ\$0
NZD transfers to bank accounts in NZ	NZ\$0*
<p>International transfers in the local currency of the recipient country</p> <p><i>For example, sending a payment in GBP 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 <a href="#">Currency Transfer Fees Section (Standard)</a></p> <p>**</p>
<p>Transfers in currencies other than the local currency of the recipient country</p> <p><i>For example, sending a payment in NZD 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 <a href="#">Currency Transfer Fees Section (Standard)</a></p> <p>**</p>

\* Please note that intermediary and receiving banks may also impose a charge on the recipient.  
\*\* If you've 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.

## Exchange

When you initiate an exchange in the Revolut app, we'll use a variable exchange rate as set out in our [Personal Terms](#) and the cryptocurrency exchange rate in our [Crypto 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	NZ\$0
Cryptocurrencies**	Standard Customer	NZ\$1.99 for exchanges up to NZ\$133.56
		1.49% of the value of the exchange, for exchanges over NZ\$133.56

\* Additional fees will apply to all exchange types if the Standard 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 NZ\$2,000 per monthly billing cycle. The Standard Exchange Allowance is a combined limit that includes all types of exchanges, including cryptocurrencies. If you've a Joint account, any exchanges from your Joint account are included in your Standard Exchange Allowance.

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

### 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 NZ is approximately Saturday 11am (NZDT) to Monday 12pm (NZDT).

<b>Exchange type</b>	<b>Exchange amount</b>	<b>Fee</b>
Fiat currencies	Any amount	1% of the value of the exchange