

These Personal Fees (Standard) were updated on 15 January 2026 and apply to all new and existing Standard plan users

Subscription

Subscription fee

NZ\$0

Add money

From	Fee
Bank accounts in NZ	NZ\$0
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.

Cards

Card fees

Card type	Number of cards	Fee
Revolut Card	First Revolut Card	NZ\$0 per card Delivery fee also applies.
	Additional Revolut Card(s) This includes any replacements for lost or	NZ\$8.99 per card Delivery fee also applies.

Card type	Number of cards	Fee
	stolen cards, but not Special Edition Cards.	
Revolut Kids & Teens Card	First Revolut Kids & teens Card	NZ\$0
	Additional Revolut Kids & Teens Card This includes replacements for lost or stolen cards.	NZ\$8.99 per card Delivery fee also applies.
Joint Account Card **	First Joint Account Card	NZ\$0
	Additional Joint Account Card(s) This includes any replacements for lost or stolen cards.	NZ\$8.99 per card Delivery fee also applies.
Virtual Revolut Card	Per card	NZ\$0
Single Use Virtual Revolut Card	Per card	NZ\$0
Special Edition Card	Per card	The price per Special Edition Card varies. Please see the Special Edition Card Terms for more information.

** 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 Personalised Card Terms

Feature type	Applicable card type	Fee
		for more information.

Delivery fees

Delivery type	Fee
Standard Delivery	NZ\$4.99 per card
Express Delivery	NZ\$33.99 per card

Spend

ATM withdrawals

AMT withdrawal type	Withdrawals per rolling month	Fee
Revolut Card ATM Withdrawal <i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>	Up to NZ\$350 (the Standard ATM Withdrawal Allowance)*	NZ\$0
	Any amount over the Standard ATM Withdrawal Allowance	2% of the value of the ATM withdrawal
Revolut Kids & Teens Card ATM Withdrawal <i>Note: the ATM provider may charge a fee for making an ATM withdrawal.</i>	Up to NZ\$150 (the Revolut Kids & Teens ATM Withdrawal Allowance)	NZ\$0
	Any amount over the Revolut Kids & Teens ATM Withdrawal Allowance	2% of the value of the ATM withdrawal For example, withdrawing NZ\$100 over the Revolut Kids & Teens ATM Withdrawal Allowance of NZ\$150 will incur a NZ\$2 fee.

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

Send

Fiat currency transfers

Transfer type	Fee
Transfers to other Revolut users	NZ\$0
NZD transfers to bank accounts in NZ	NZ\$0*
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) .**
All other transfers, including: <ul style="list-style-type: none">international transfers in the local currency of the recipient country; andtransfers 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 NZD to a UK bank account	Fee varies based on what currency you are sending and where you are sending it to. Fees are disclosed in the Revolut App prior to making a transaction and in the Currency Transfer Fees Section (Standard) * Note: intermediary and receiving banks may also impose a charge on the recipient.

* 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.

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

You will always see the exchange rate and any applicable fees in the Revolut app 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 12:01pm (NZDT) to Saturday 10:59am (NZDT)
Outside market hours	Friday 5pm and Sunday 6pm, New York time For reference only, Saturday 11am (NZST) to Monday 12pm (NZST)

Fair usage limits

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

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

** If you have a Joint account, any exchanges from your Joint account are included in your Standard Exchange Allowance.

Standard Account Exchange fees

Exchange type	Amount exchanged	Time of exchange	Fee
Fiat currencies	Up to the Standard Fair Usage Limit	During market hours	NZ\$0
		Outside market hours	1% of the value of the exchange
	Over the Standard Fair Usage Limit	During market hours	0.5% of the value of the exchange
		Outside market hours	1.5% of the value of the exchange
Precious metals	Up to the Standard Fair Usage Limit	Anytime	0.99% of the value of the exchange. Subject to a NZ\$1.00 minimum fee.
	Over the Standard Fair Usage Limit	Anytime	1.49% of the value of the exchange. Subject to a NZ\$1.00 minimum fee.

Please note that any exchanges relating to precious metals will be charged the highest applicable exchange fee.

Standard Account Cryptocurrency Exchange Fee

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 NZD)	Fair Usage Limit	Fee
NZ\$0 - NZ\$109,999.99	Up to the Standard Fair Usage Limit	1.49%
	Over the Standard Fair Usage Limit	1.99%
NZ\$110,000 - NZ\$225,000	Up to the Standard Fair Usage Limit	1.29%
	Over the Standard Fair Usage Limit	1.79%
NZ\$225,000 - NZ\$550,000	Up to the Standard Fair Usage Limit	0.99%
	Over the Standard Fair Usage Limit	1.49%
NZ\$550,000 - NZ\$1m	Up to the Standard Fair Usage Limit	0.49%
	Over the Standard Fair Usage Limit	0.99%
NZ\$1m and above	Up to the Standard Fair Usage Limit	0.19%
	Over the Standard Fair Usage Limit	0.69%

Please note that any exchanges relating to crypto assets will be charged the highest applicable exchange fee.

Revolut Kids & Teens Account Exchange Fees

Exchange Type	Amount	Time	Fee	NZ\$500 example
Non-NZ Revolut Kids & Teens Card transactions	Up to the Revolut Kids & Teens Fair Usage Limit	During market hours	NZ\$0	NZ\$0

Exchange Type	Amount	Time	Fee	NZ\$500 example
	Over the Revolut Kids & Teens Fair Usage Limit	Outside market hours	0.5% of the value of the exchange	NZ\$2.50
		During market hours	0.5% of the value of the exchange	NZ\$2.50
		Outside market hours	1.5% of the value of the exchange	NZ\$7.50