

# Standard Subscription Fees

**Last updated: November 18, 2025**

For a comprehensive list of fees, please see the [Revolut Prepaid Visa® and Prepaid Mastercard® Cardholder Agreement](#) (the "Cardholder Agreement"). In case of any conflict with the Cardholder Agreement, the Cardholder Agreement shall govern.

## Standard Subscription

No fee

## Add Money

Reload Method	Fee
Add money via bank transfer (not including inbound US domestic wire payments)	No load fee
Add money via Domestic Personal Debit Card	We will charge a fee of up to 1% of the transaction amount charged for loading your Card Account via domestic personal debit card. This fee will be deducted from the transaction amount. Exact fee will be displayed in app.
Add money via Domestic Personal Credit Card	We will charge a fee of up to 3% of the transaction amount charged for loading your Card Account via credit card. Additional fees from your credit card issuer may apply. This fee will be deducted from the transaction amount. Exact fee will be displayed in the mobile application
Add money with a debit card issued outside of the USA	We may charge a fee of up to 3% of the transaction amount based on fees that are charged to us in order to complete the requested transactions.

**Note: the same fees that apply for adding money to your Revolut account via debit card or credit card apply to money added to your account via Payment Link if a debit**

**card or credit card is used to fund your account via Payment Link. Please see the [Personal Terms](#) for more information about Payment Links.**

Your personal Revolut branded Card(s) are not eligible to add money via card loads or Payment Links you create.

## Cards

<b>Card Type</b>	<b>Fee</b>
First Revolut Card	Up to \$4.99
Replacement Revolut Cards	You may request additional physical Standard Revolut Cards under the Standard Plan for a fee of \$4.99 per card.
Delivery Charges for Revolut Cards	<ul style="list-style-type: none"><li>• Standard Delivery: \$0.00-\$5.00</li><li>• Expedited Priority Delivery: \$16.99</li><li>• Global Express Delivery: \$19.99</li></ul> The delivery charge may be more depending on where you are sending the card.
Virtual Revolut Cards	First virtual card: no issuance fee

## ATM Withdrawals

<b>ATM Type</b>	<b>Fee</b>
ATM Withdrawals (In-Network ATMs)	No fee
ATM Withdrawals (Out-of-Network ATMs)	Standard Plans will incur a fee of up to 2% of the value of withdrawal for all Out-of-Network ATM withdrawals. When you use an ATM outside of the Allpoint® network, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**Note:** ATM withdrawals that trigger a currency exchange within the Revolut application may have associated fees. Please refer to the [Cardholder Agreement](#) for additional details.

## Send Money

Type of Transfer	Fee
Transfers to other Revolut Users	No transfer fee
Payments to Bank Accounts outside the Revolut App	Charges may apply. Please refer to the <a href="#">Cardholder Agreement</a> for additional details.
Outbound or Inbound U.S. Domestic Wire	\$10.00 fee for each U.S. Domestic Wire transfer to or from each account.
Instant Card Transfers (US issued cards)	There is a fee of the greater of up to 2% on the transaction amount or \$1.00 applied each time available funds are transferred from your Card Account to an eligible external card issued in the US. Please refer to the <a href="#">Cardholder Agreement</a> for additional details.
Instant Card Transfers (Internationally issued cards)	There is a fee of the greater of up to 3% on the transaction amount or \$5.00 applied each time available funds are transferred from your Card Account to an eligible external card issued internationally. Please refer to the <a href="#">Cardholder Agreement</a> for additional details.

## Exchange

**Currency Exchange:** Whenever you make a currency exchange in the Revolut app, we'll use an exchange rate based on our market rate, which is based on foreign-exchange market rates. There is more information about our exchange rate in our [Personal Terms](#) and [Cardholder Agreement](#).

## Foreign Exchange

All Standard Plan customers can make a set amount of exchanges at the below rate every month. Standard Plan customers who exchange more than this amount start paying a fair usage fee.

Everyone on Revolut whose base currency is USD can make up to \$1,000 of exchanges at this rate each month. Standard plan customers who exchange more than this will begin paying a fair usage fee of 0.5% on any additional amount. This \$1,000 is calculated across all types of exchanges, of all currencies, each monthly billing cycle (or, for Standard plan customers, each monthly anniversary of your sign up date). This means it is calculated as the total of all your exchanges in traditional currencies during the cycle.

We charge a higher fee outside foreign-exchange-market hours because less currency is traded during these times, as set out below. **Foreign-exchange-market hours are all hours except 5:00pm on Friday to 6:00pm on Sunday Eastern Time.**

Currency Exchange Fees	
<b>FEES DURING FOREIGN EXCHANGE MARKET HOURS</b>	All currencies: No fee
<b>FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS</b>	All currencies: 1.0%

See Schedule A of the [Cardholder Agreement](#) for complete details.

## International and Foreign Currency Transfers Fees

If you want to make a transfer to someone who lives in a different country or using a different currency the following rules apply to your transfers:

- A **“Local Currency International Transfer”** is a transfer made in the currency of the recipient country (for example, when sending GBP to England);
- A **“Foreign Currency International Transfer”** is a transfer made that is not in the currency of the recipient country. For example, when sending GBP to France; and
- A **“Foreign Currency Domestic Transfer”** is a transfer made to a recipient located in the United States, in a currency other than USD.

Type of Transfer	Fee
<b>Local Currency International Transfers</b>	0.15% (minimum fee \$0.75) per transfer
<b>Foreign Currency International Transfers</b>	\$30 flat fee per transfer
<b>Foreign Currency Domestic Transfers</b>	\$30 flat fee per transfer

In addition, Exchange Rate Fees (outside foreign market hours) and Currency Exchange Usage Fees may apply depending on your Plan.

**See Schedule A of the [Cardholder Agreement](#) for complete details about the fees that apply to your Plan.**