

## Subscription

| Subscription Type                 | Payment Frequency | Fee       |
|-----------------------------------|-------------------|-----------|
| Ultra Account Annual Subscription | Monthly           | A\$99.99  |
|                                   | Annually          | A\$999.00 |

## Add money

| From                                  | Fee                                  | A\$500 add money example |
|---------------------------------------|--------------------------------------|--------------------------|
| Bank Account                          | A\$0                                 | A\$0                     |
| Australian Prepaid & Debit Card*      | A\$0                                 | A\$0                     |
| Australian Credit & Corporate Card*   | Up to 1% of the transaction amount   | A\$5.00                  |
| Foreign Prepaid, Debit, & Credit Card | Up to 2% of the transaction amount   | A\$10.00                 |
| Foreign Corporate Card*               | Up to 2.5% of the transaction amount | A\$12.50                 |

\* 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 (including Ultra Card and Metal Card)** | A\$0 |
|               | Second Revolut Card (not including Ultra or Metal Card)    | A\$0 |

| Card type*          | Number of cards  | Fee   |
|---------------------|--|---|
|                     | <p>Additional Revolut Ultra Card</p> <p>This includes replacements for lost or stolen cards.</p>                                     | <p>A\$99.99 per additional Ultra card</p> <p>A\$79.99 per additional Metal card</p> <p>After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period</p> |
|                     | <p>Additional Revolut Non-Ultra or Non-Metal Card</p> <p>This includes replacements for lost or stolen cards.</p>                    | <p>A\$24.99 per card</p> <p>After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period</p>  |
| Revolut Credit Card | <p>First Revolut Credit Card (including Ultra Card and Metal Card)</p>   | <p>A\$0</p>   |
|                     | <p>Additional Revolut Credit Card (including Ultra or Metal Card)</p> <p>This includes replacements for lost or stolen cards.</p>    | <p>A\$99.99 per additional Ultra card</p> <p>A\$79.99 per additional Metal Card</p> <p>After your initial 12 month subscription term you are entitled to an additional card at A\$0 every 12 month period</p>     |
|                     | <p>Additional Revolut Credit Card (not including Ultra or Metal Card)</p> <p>This includes replacements for lost or stolen cards</p> | <p>A\$24.99 per additional Card</p> <p>After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period</p>   |

| Card type*                  | Number of cards   | Fee  |
|-----------------------------|---|--|
| Revolut – Kids & Teens Card | First Revolut – Kids & Teens Card   | A\$0   |
|                             | Second Revolut – Kids & Teens Card  | A\$0   |
| Joint Account Card ***      | First Joint Account Card  | A\$0   |
|                             | Additional Joint Account Card (including Ultra or Metal Card)<br><br>This includes replacements for lost or stolen cards.     | A\$99.99 per additional Ultra card<br><br>A\$79.99 per additional Metal Card<br><br>After your initial 12 month subscription term you are entitled to an additional card at A\$0 every 12 month period |
|                             | Additional Joint Account Card (not including Ultra or Metal Card)<br><br>This includes replacements for lost or stolen cards. | A\$24.99 per card<br><br>After your initial 12 month subscription term you will be entitled to an additional card at A\$0 every 12 month period  |

\* Your Revolut Cards can be Ultra Cards, Metal Cards, Premium Cards, Plus Cards, or Standard Cards but you are only entitled to one Ultra Card or Metal Card for each account type at no cost.

\*\* If you do not want a Revolut Ultra Card (or Metal Card), you may instead choose two Revolut Non-Ultra or Non-Metal Cards at no cost.

\*\*\*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\$0 |
|                      | Revolut – Kids & Teens Card | A\$0 |

## Delivery fee

| Delivery type    | Fee  |
|------------------|------|
| Express Delivery | A\$0 |

## Spend

### ATM withdrawals

| ATM withdrawal type   | Withdrawals per monthly billing cycle  | Fee   |
|---|--|---|
| Revolut Card ATM Withdrawal<br><br><i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i>                | Up to A\$3,500 (the <b>Ultra ATM Withdrawal Allowance</b> )*                   | A\$0  |
|   | Any amount over the Ultra ATM Withdrawal Allowance*                            | 2% of the value of the ATM withdrawal<br><br>Subject to a minimum charge of A\$1.50<br><br>For example, withdrawing A\$100 over the Ultra ATM Withdrawal Allowance will incur a A\$2 fee. |
| Revolut – Kids & Teens Card ATM Withdrawal<br><br><i>Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.</i> | Up to A\$300 (the <b>Revolut – Kids &amp; Teens ATM Withdrawal Allowance</b> ) | A\$0  |
|   | Any amount over the Revolut – Kids & Teens ATM Withdrawal Allowance            | 2% of the value of the ATM withdrawal<br><br>For example, withdrawing A\$100 over the Revolut <18 ATM Withdrawal Allowance will incur a A\$2 fee.   |

\* If you have a Joint Account, withdrawals from your Joint Account are included in your Ultra ATM Withdrawal Allowance.

## Send

| Transfer type  | Fee   |
|--|---|
| <p>Transfers to Revolut users</p> <p><i>Note: if the transfer involves an exchange, exchange fees may apply.</i></p>   | A\$0  |
| AUD transfers to bank accounts in Australia  | A\$0  |
| <p>Mobile wallet transfers</p> <p><i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i></p>   | You will receive a 100% discount on the fees for mobile wallet transfers.   |
| Transfers made using the "Pay all Fees" feature  | Fee varies based on what currency you are sending and where you are sending it to.  |
| <p>All other transfers, including:</p> <ul style="list-style-type: none"> <li>international transfers in the local currency of the recipient country; and</li> <li>transfers in currencies other than the local currency of the recipient country.</li> </ul> <p>For example, sending a payment in GBP to a UK bank account, or sending a payment in AUD to a UK bank account.</p> <p><i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i></p> | <p>A\$0</p> <p>You will receive a 100% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 100% discount on the fee will be calculated for each international payment you make in real time.</p> |

\* 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.

## Exchange

When you initiate an exchange in the Revolut app or complete a transaction using a Revolut card (including a Credit Card) requiring us to convert currency, we'll use a variable exchange rate.

You may be charged a percentage based exchange fee.

You will always see the exchange rate and any applicable fees in the Revolut app prior to making a transaction.

### Fair usage limits

| Type                                    | Exchange limit*                    |
|---|------------------------------------|
| Revolut – Kids & Teens fair usage limit | No Limit per monthly billing cycle |

### Ultra Account Exchange Fees

| Exchange type   | Fee  | A\$500example |
|-----------------|--|---------------|
| Fiat currencies | A\$0   | A\$0          |
| Precious metals | 0.49% of the value of the exchange.<br>Subject to a A\$1.99 minimum fee. | A\$2.45       |

### Ultra 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
- cashback 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.

| <b>Crypto Spend Tiers (denominated in AUD)</b> | <b>Fee</b> | <b>A\$500 example</b> |
|--|------------|-----------------------|
| A\$0 - A\$99,999.99                            | 0.49%      | A\$4.95               |
| A\$100,000 - A\$200,000                        | 0.39%      | A\$3.95               |
| A\$200,000 - A\$500,000                        | 0.29%      | A\$2.45               |
| A\$500,000 - A\$1m                             | 0.19%      | A\$0.95               |
| A\$1m - A\$2m                                  | 0.09%      | A\$0.45               |
| A\$2m and above                                | 0%         | A\$0                  |

## Revolut – Kids & Teens Account Exchange Fees

| <b>Exchange type</b>                             | <b>Amount</b>                                      | <b>Fee*</b> | <b>A\$500 example</b> |
|--|--|-------------|-----------------------|
| Non-AUD Revolut – Kids & Teens Card transactions | Within the Revolut – Kids & Teens Fair Usage Limit | A\$0        | A\$0                  |

## Cancellation and Variation

### Cancellation and variation costs

| <b>Cancellation period</b> | <b>Monthly subscription</b>  | <b>Annual subscription</b>  |
|----------------------------|--|---|
| 1st to 4th month           | <ul style="list-style-type: none"> <li>No refund for amounts already paid.</li> <li>You must pay the subscription for the required 2 month notice period.*</li> <li>Your plan will continue until the end of the notice period.</li> </ul> | <ul style="list-style-type: none"> <li>No refund for amounts already paid.</li> <li>Your plan will continue until the end of the annual period that you have paid for.</li> </ul> |

| <b>Cancellation period</b> | <b>Monthly subscription</b>  | <b>Annual subscription</b>   |
|----------------------------|--|--|
| 5th month                  | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• You must pay the subscription for the required 1 month notice period.</li> </ul>   | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• Your plan will continue until the end of the annual period that you have paid for.</li> </ul>                                  |
| After the 6th month        | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• Your plan will continue until the end of the month in which you cancel.</li> </ul> | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• Your plan will continue until the end of the annual period that you have paid for.</li> </ul>                                  |
| After the 12th month       | <ul style="list-style-type: none"> <li>• No refund for amounts already paid.</li> <li>• Your plan will continue until the end of the month in which you cancel.</li> </ul> | <ul style="list-style-type: none"> <li>• Your plan will continue until the end of the month in which you cancel.</li> <li>• You will receive a refund for any remaining months on your annual subscription.</li> </ul> |

\* Please see the [Paid Plan Terms](#) for more information on notice periods. During a notice period you will continue to receive the benefits of your subscription.