Subscription

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

Add money

A service fee may apply when you deposit funds into a Revolut account, as set out in the table below.

From	Fee	A$500 add money example
Bank Account	A$0	A$0
Prepaid & Debit Card*	A$0	A$0
Credit Card*	0.4%	A$2.00
Corporate Credit Card*	0.87%	$4.35

* Includes physical cards and card deposits 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
	Additional Revolut Ultra Card	A$99.99 per additional Ultra card

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

Card type*	Number of cards	Fee
	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) This includes replacements for lost or stolen cards.	A$99.99 per additional Ultra card A$79.99 per additional Metal Card 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) This includes replacements for lost or stolen cards.	A$24.99 per card 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 *Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.*	Domestic	N/A	A$0
	International	Up to A$3,500 (the **Ultra ATM Withdrawal Allowance**)*	A$0
		Any amount over the Ultra ATM Withdrawal Allowance*	2% of the value of the ATM withdrawal Subject to a minimum charge of A$1.50 For example, withdrawing A$100 over the Ultra ATM Withdrawal Allowance will incur a A$2 fee.
Revolut – Kids & Teens Card ATM Withdrawal *Note: the ATM provider may still charge a fee to you for making an ATM withdrawal.*		Up to A$300 (the **Revolut – Kids & Teens ATM Withdrawal Allowance**)	A$0
		Any amount over the Revolut – Kids	2% of the value of the ATM

ATM withdrawal type		Withdrawals per monthly billing cycle	Fee
		& Teens ATM Withdrawal Allowance	withdrawal 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
Transfers to Revolut users *Note: if the transfer involves an exchange, exchange fees may apply.*	A$0
AUD transfers to bank accounts in Australia	A$0
Mobile wallet transfers *Note: intermediary and receiving banks may also impose a charge on the recipient.*	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.

Transfer type	Fee
All other transfers, including: • international transfers in the local currency of the recipient country; and • transfers 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 AUD to a UK bank account. *Note: intermediary and receiving banks may also impose a charge on the recipient.*	A$0 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.

* 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. 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.

This 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.

Crypto Spend Tiers (denominated in AUD)	Fee	A$500 example
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

Exchange type	Amount	Fee	A$500 example
Non-AUD Revolut – Kids & Teens Card transactions	Within the Revolut – Kids &	A$0	A$0

Exchange type	Amount	Fee	A$500 example
	Teens Fair Usage Limit		

Cancellation and Variation

Cancellation and variation costs

Cancellation period	Monthly subscription	Annual subscription
1st to 4th month	• No refund for amounts already paid. • You must pay the subscription for the required 2 month notice period.* • Your plan will continue until the end of the notice period.	• No refund for amounts already paid. • Your plan will continue until the end of the annual period that you have paid for.
5th month	• No refund for amounts already paid. • You must pay the subscription for the required 1 month notice period.	• No refund for amounts already paid. • Your plan will continue until the end of the annual period that you have paid for.
After the 6th month	• No refund for amounts already paid. • Your plan will continue until the end of the month in which you cancel.	• No refund for amounts already paid. • Your plan will continue until the end of the annual period that you have paid for.

Cancellation period	Monthly subscription	Annual subscription
After the 12th month	• No refund for amounts already paid. • Your plan will continue until the end of the month in which you cancel.	• Your plan will continue until the end of the month in which you cancel. • You will receive a refund for any remaining months on your annual subscription.

* 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.