

All fees set out herein are inclusive of Goods & Services Tax, and are in Singapore dollars.

Subscription

S\$89.99 a month, or S\$899.00 a year.

Add money

Please Note: for topping up from certain cards, a surcharge of the transaction value will apply as set out below. The information pertaining to the surcharge will be displayed in-app at the time of transaction and before the transaction is processed. The first top up of your Revolut account from all credit cards is free.

Card Type	Surcharge Rate
Mastercard debit card (Singapore issued, consumer card)	0.51%
Mastercard credit card (Singapore issued, consumer card)	0.62%
Visa debit card (Singapore issued, consumer card)	0.30%
Visa credit card (Singapore issued, consumer card)	1.97%
International consumer debit & credit cards	2.08%
Commercial debit & credit cards	1.12%

From bank accounts in Singapore:

Free.

Additionally, please be advised that your bank or card issuer may charge you a fee for adding money to Revolut and it is your responsibility to bear these fees (if any).

Card

First Revolut Card:

- Free (but remember, you may have to pay charges if you cancel your subscription within 14 days of signing up and an Ultra card has been sent).

Virtual Revolut Cards:

- Free.

Additional Revolut Cards:

- Your first additional Ultra card is free. After this, we charge S\$90 per additional Ultra card.

Delivery Charge for Revolut Cards:

- Free express delivery (but remember, you may have to pay charges if you cancel your subscription within 14 days of signing up and an Ultra card has been sent).

Promotional Cards:

- Please refer to the promotional terms for the applicable fees.

Spend**ATM Withdrawals:**

- Withdrawals at international ATMs (ATMs outside of Singapore) at up to S\$3,500 per rolling month are free. ATM withdrawals are not permitted in Singapore. Anything over the above limits is charged at 2% of value of the amount withdrawn, or S\$1.49, whichever is higher.

Send**Transfers to other Revolut Users:**

- Free.

SGD Transfers to Bank Accounts in Singapore:

- Free.

Other Transfers:

- Free.

Card transfers:

- A fee applies for card transfers.
- This means payment directed to a supported non-Revolut card number, made using the Revolut app
- This fee will be calculated in real time and shown to you in the app before you confirm the payment. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).
- The following fees apply for card transfers. All fees are priced in S\$ here, but will be charged in the currency of your transfer. The amount sent to the recipient, and your fee, will always be shown to you in the app before you agree to the payment.
- Card transfers within Singapore, i.e to a Singapore issued card, will be free for the first 5 transfers a month. Do note, both card transfer and bank transfer count

toward the fair usage limit of five (5) free transfers a month. After that they will be charged at the following rates based on your plan:

- Standard: S\$2.99 per transfer
- Premium: S\$0.99 per transfer
- Metal and Ultra: free
- For card transfers outside Singapore, you will be charged 0.8% of the amount you are sending and a fee of S\$1.75.
- The example table below shows how this works in practice on different size transactions. Remember that these fees only relate to the payment, so other fees may apply (for example, for foreign exchange) as well.

Amount you're sending	S\$10	S\$100	S\$500	S\$2,500
Fee for sending to a card in Singapore (within free limit)	S\$0	S\$0	S\$0	S\$0
Fee for sending to a card outside Singapore	S\$1.83	S\$2.55	S\$5.75	S\$21.75

Pay All Fees feature

When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our "Pay All Fees" feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee.

The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the app before you agree to the transfer. You can see our current fees and the routes where this feature is available on our pricing page [here](#).

A discount on this fee will be applied according to your price plan in the same way as for other international payment fees.

Exchange

Whenever you make an exchange using Revolut within your plan's exchange limit:

- You get the Revolut exchange rate;
- We add an exchange fee (if one applies); and
- Where possible, we tell you the total cost before you make the exchange.

This pricing applies to exchanges in money currencies. We've explained it in more detail below.

Ultra users will continue to enjoy unlimited exchanges without a fair usage fee.

Where possible, the rate, any fee, and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not - we think you will like it. The only exception, where it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in SGD, but you do not have an SGD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.

Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies), and where possible show you the total cost. We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate (which means it is constantly changing). We think you'll really like it.

The fee we charge (if one applies) is an exchange fee. This is a variable fee (which means it is constantly changing) depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is in the app.

There are no fees for Ultra Plan Customers for exchanges to all currencies.

Exchanging cryptocurrencies

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

Crypto fees

For details on Crypto Fees per plan, please refer to our [Crypto Fees Page](#).

Cancellation and Variation Fees

Cancellation period	Subscription paid monthly	Subscription paid annually
Within 14 days	Full refund of your subscription fee.	Full refund of your subscription fee.

Cancellation period	Subscription paid monthly	Subscription paid annually
	If we sent you an Ultra Card, we'll charge you for the cost of the card.*	If we sent you an Ultra Card, we'll charge you for the cost of the card.*
Between 14 days and 6 months	No refund for amounts already paid. You must pay the subscription for the month in which you cancel or downgrade your subscription. You'll be charged an administration fee for early cancellation which is equivalent to one monthly payment of the subscription fee (S\$89.99).	No refund for amounts already paid. No early cancellation administration fee.
More than 6 months	No refund for amounts already paid. You must pay the subscription for the month in which you cancel or downgrade your subscription. No early cancellation administration fee.	No refund for amounts already paid. No early cancellation administration fee.

* The cost of a Ultra Card is S\$90.00.