

## Subscription

Subscription type	Payment frequency	Fee
Ultra Account Annual Subscription	Monthly	NZ\$79.99
	Annually	NZ\$779.90

## Add Money

From	Fee	NZ\$500 add money example
Bank Account	NZ\$0	NZ\$0
New Zealand Prepaid & Debit Card*	NZ\$0	NZ\$0
New Zealand Credit & Corporate Card*	Up to 1% of the transaction amount	NZ\$5.00
Foreign Prepaid, Debit, & Credit Card*	Up to 2% of the transaction amount	NZ\$10.00
Foreign Corporate Card*	Up to 2.5% of the transaction amount	NZ\$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 *  <i>Note: if you do not want a Revolut Ultra Card, you may instead choose a second Revolut Non-Ultra or Non-Metal Card.</i>	First Revolut Card	NZ\$0
	Second Revolut Card	NZ\$0
	Additional Revolut Ultra Card  This includes replacements for lost or stolen cards.	NZ\$79.99 per card

Card Type	Number of cards	Fee
	Additional Revolut Non-Ultra or Non-Metal Card  This includes replacements for lost or stolen cards.	NZ\$24.99 per card
Revolut – Kids & Teens Card	First Revolut – Kids & Teens Card	NZ\$0
	Second Revolut – Kids & Teens Card	NZ\$0
	Additional Revolut – Kids & Teens Card  This includes replacements for lost or stolen cards.	NZ\$24.99 per card
Joint Account Card **	First Joint Account Card	NZ\$0
	Additional Joint Account Non-Ultra Card This includes replacements for lost or stolen cards.	NZ\$24.99 per card
	Additional Joint Account Ultra Card  This includes replacements for lost or stolen cards.	NZ\$79.99 per card
Virtual Revolut Card	Per card	NZ\$0
Single Use Virtual Revolut Card	Per card	NZ\$0

\* You are only entitled to one Revolut Ultra Card at no cost.

\*\* Your Joint Account Card can be an Ultra Card, Metal Card, Premium Card, Plus Card or a Standard Card. 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\$0
	Revolut – Kids & Teens	NZ\$0

## Delivery Fee

Delivery type	Fee
Express Delivery	NZ\$0

## Spend

### **ATM withdrawals**

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

ATM withdrawal type	Withdrawals per monthly billing cycle	Fee
<i>you for making an ATM withdrawal.</i>		
	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 will incur a NZ\$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  <i>Note: if the transfer involves an exchange, exchange fees may apply.</i>	NZ\$0
NZD transfers to bank accounts in New Zealand	NZ\$0
Transfers made using the "Pay all Fees" feature	NZ\$0*
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 NZD to a UK bank account.  <i>Note: intermediary and receiving banks may also impose a charge on the recipient.</i>	NZ\$0*  There are no associated fees for any international payments you make, regardless of the number of international payments that you make. The fee (including the discount) will be shown to you in the app before you make the payment.

\* 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 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	NZ\$500 example
Fiat currencies	NZ\$0	NZ\$0
Precious metals	0.49% of the value of the exchange. Subject to NZ\$1.99 minimum fee.	NZ\$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.

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

## Revolut – Kids & Teens Account Exchange Fees

<b>Exchange Type</b>	<b>Amount</b>	<b>Time</b>	<b>Fee*</b>	<b>NZ\$500 Example</b>
Non-AUD Revolut – Kids & Teens Card transactions	Within the Revolut – Kids & Teens Fair Usage Limit	During market hours	NZ\$0	NZ\$0

## Cancellation and Variation

### ***Cancellation and variation costs***

<b>Cancellation period</b>	<b>Monthly subscription</b>	<b>Annual subscription</b>
Within 14 days	<ul style="list-style-type: none"> <li>• Full refund of your subscription fee.</li> </ul>	<ul style="list-style-type: none"> <li>• Full refund of your subscription fee.</li> </ul>

Cancellation period	Monthly subscription	Annual subscription
	<ul style="list-style-type: none"> <li>If we sent you an Ultra Card, Metal Card or Premium Card, we'll charge you for the cost of the card(s) and express delivery.*</li> </ul>	<ul style="list-style-type: none"> <li>If we sent you an Ultra Card, Metal Card or Premium Card, we'll charge you for the cost of the card(s) and express delivery.*</li> </ul>
Between 14 days and 6 months	<ul style="list-style-type: none"> <li>No refund for amounts already paid.</li> <li>You must pay the subscription for the month in which you cancel or downgrade your subscription.</li> <li>You'll be charged an administration fee for early cancellation which is equivalent to one monthly payment of the subscription fee.</li> </ul>	<ul style="list-style-type: none"> <li>No refund for amounts already paid.</li> <li>No early cancellation administration fee.</li> </ul>
More than 6 months	<ul style="list-style-type: none"> <li>No refund for amounts already paid.</li> <li>You must pay the subscription for the month in which you cancel or downgrade your subscription.</li> <li>No early cancellation administration fee.</li> </ul>	<ul style="list-style-type: none"> <li>No refund for amounts already paid.</li> <li>No early cancellation administration fee.</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.