

Premium & Metal Terms and Conditions

1. Why these terms and conditions are important

These terms and conditions set out the extra services we provide to our Premium and Metal customers. It also sets out other important things that you need to know.

These terms and conditions are part of the legal agreement between you and us referred to in the [Personal Terms](#). If there is any inconsistency between the Personal Terms and these terms and conditions, these terms and conditions shall prevail.

A copy of these terms and conditions can be obtained through our website, the Revolut app or chat within the Revolut app.

Please read these terms and conditions carefully.

Your subscription for the Premium or Metal Plan will automatically renew in the following month in the case of a subscription with a monthly payment and in the following year in the case of a subscription with an annual payment, unless you give us notice to end it before the automatic renewal (by the day before the next subscription fee payment date). In the case of a subscription with a monthly payment, if you terminate your Premium or Metal Plan within 10 months after 14 days of signing up for the Premium or Metal Plan, a break fee may be payable in addition to the subscription fee you have already paid. For more information, please refer to the '[Personal Fees \(Metal\)](#)' or '[Personal Fees \(Premium\)](#)', in accordance with the plan you have signed up for.

We prohibit the act of cancelling Premium Plan or Metal Plan or cancelling Revolut's services within 14 days of subscribing to the plan, and again cancelling the Premium Plan or Metal Plan or cancelling Revolut's services within 14 days of subscribing to the plan within 12 months of subscribing to the first Premium Plan or Metal Plan.

2. What are the Premium Plan and Metal Plan?

What is the Revolut Premium Plan?

Premium customers have access to all the services available to Standard customers, as well as the following benefits (For more information on fees for premium customers, please refer to [this page](#).):

- one free contactless Revolut Premium card;
- exchange fee free currency exchange (excluding certain currencies and outside market hours);
- double the free ATM withdrawal allowance of Standard customers;
- access to precious metals at better rates than Standard customers;
- eligibility to purchase lounge passes;
- Smart Delay; and
- free of charge to customise Premium card and Standard card*.

* The following expressions may not be accepted and should not be used.

> Profanity

- > Political subject matter of any nature (flags, state symbols, etc)
- > Copyrighted content e.g. Characters/Cartoons
- > Branded or Trademarked Products/Services/Logos including abbreviations, acronyms and symbols of any nature
- > Depiction of drugs, alcohol, tobacco, firearms, weapons, military equipment
- > Content which may be determined to be socially unacceptable or illegal
- > Any content which is not in English language

What is the Revolut Metal Plan?

Metal customers have access to all the services and benefits available to Standard and Premium customers, as well as the following benefits (For more information on fees for Metal customers, please refer to this page.):

- one free contactless stainless steel Revolut Metal card*;
- Metal Cashback;
- four times the free ATM withdrawal allowance of Standard customers;
- free of charge to customise Metal card*;

* The following expressions may not be accepted and should not be used.

- > Profanity
 - > Political subject matter of any nature (flags, state symbols, etc)
 - > Copyrighted content e.g. Characters/Cartoons
 - > Branded or Trademarked Products/Services/Logos including abbreviations, acronyms and symbols of any nature
 - > Depiction of drugs, alcohol, tobacco, firearms, weapons, military equipment
 - > Content which may be determined to be socially unacceptable or illegal
 - > Any content which is not in English language
- any other benefits we add from time to time.

What is Metal cashback and when do I earn it?

When Metal customers make an eligible purchase with any of their physical or virtual Revolut cards, we may (but do not have to) credit your account with an amount of e-money equivalent to a percentage of your payment. We call this a "Cashback". We may change the percentage of the Metal Cashback or not pay it for any reason, including the country you make the payment in or the merchant you make the payment to.

We can't give you cashback when doing so would break any law or regulation, or if the payment you make with your Revolut card is not a genuine purchase (such as payments to other e-wallets, bank accounts, financial services, trading platforms, certain prepaid cards or gift cards, for example).

There is a limit to how much Metal Cashback you can receive in one monthly cycle. This is set out in our [Personal Fees \(Metal\)](#).

Usually, the cashback will be automatically credited into your main account upon the completion of the eligible card payment. You can check the status of a transaction any time in the app. The cashback will be credited in JPY, regardless of the currency of the underlying purchase. If the underlying purchase was made in a non-JPY currency, the exchange rate at the time of purchase authorisation will be used to calculate the cashback amount in JPY. If the exchange rate at the time of purchase authorisation differs from the rate at the time of purchase completion, the cashback will be recalculated based on the time of completion.

Sometimes we can recover the Metal Cashback from you if:

- the payment that earned the Metal Cashback is refunded to you;
- you earned the Metal Cashback fraudulently; or
- you broke these terms and conditions or our other terms and conditions applicable to you in order to get the Metal Cashback or in the transaction related to the Metal Cashback.

If we cannot recover the amount of the Metal Cashback from your account, you will still owe us the relevant amount. We may then recover the amount from a stored card or exercise our right of set-off. We may also take legal steps to recover the amount you owe us. If we do, you may have to pay our reasonable costs of doing so.

You can read more about how we can recover amounts that you owe us in the [Personal Terms](#).

3. Paying your Premium or Metal subscription

You can pay your subscription fee in monthly instalments or pay the full subscription once a year in advance. These fees are set out in our [Personal Fees \(Metal\)](#) and [Personal Fees \(Premium\)](#).

When you become a Premium or Metal customer, the subscription fee will be debited from the balance held in your Revolut account. We will debit any future subscription fees from the balance in your Revolut account.

If we can't take payment from your Revolut account for any reason (for example, because you do not have sufficient funds), we will ask you to top-up your balance within 7 days. If you don't do this within the 7 day period, we may take legal steps to collect the payment. If we take legal steps you will have to pay our reasonable costs (including legal fees) of doing so. For more information, please see Section 26 of the Personal Terms.

If we cancel your subscription we will not refund any amounts you have already paid for the Premium or Metal subscription.

4. Terminating your Premium or Metal subscription

You can terminate your Premium or Metal subscription at any time. However, in this case, the monthly or annual fee already paid will not be refunded, except in certain cases. In addition, depending on your circumstances, such as the timing of the termination, you may be required to pay a penalty fee, card issuance and delivery fees, etc. (for more information, please refer to the [Personal Fees \(Metal\)](#) or [Personal Fees \(Premium\)](#), depending on the plan you have subscribed to). You'll still be able to benefit from the services you get for your subscription until the end of the billing month or year you have paid a subscription for. After then, you'll become a Standard customer again (a personal account holder who does not pay a subscription for the Premium or Metal service). If you are a Metal customer, you can choose to downgrade to either Premium or Standard.

If you'd like to cancel your subscription, you can let us know through the Revolut app.

The fees for terminating or downgrading your subscription are set out in the [Personal Fees \(Premium\)](#) or [Personal Fees \(Metal\)](#).

5. When can Revolut end my Premium or Metal subscription?

We can suspend or end your Premium or Metal subscription immediately in the circumstances set out in clause 22 of the Personal Terms or if you fail to pay a subscription fee within 30 days

of the due date.

We may also end your subscription for other reasons, but we will give you an advance notice through the Revolut app or by email.