

Subscription

Subscription fee

£2.99 a month or £29.99 a year.

Add money

Add money

Free.

However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

Card

First Revolut Plus Card

Free. Your first card can be a Plus or Standard one. (But remember, you may have to pay a card delivery fee if you cancel your subscription within 14 days of signing up and a Plus card has been sent.)

Second Revolut Plus card

Also free. Your second card can be a Plus or Standard one.

Additional Revolut Cards

Your first two cards are free as a Plus customer (as set out above). You also get one free replacement every subsequent year. Other than this, we charge £10 or currency equivalent per card.

Custom Card (design your own card in the Revolut App)

£5. (But a delivery fee applies - we'll tell you what fee applies before you order your card in the App.)

If you need to replace a Custom Card, the same fee applies.

Special Edition Card

Price per card varies depending on the edition. (And a delivery fee applies - we'll tell you what fee applies before you order your card in the App.)

If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again.

Standard delivery charge for Revolut cards

Free. (But remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card.)

Virtual Revolut cards

Free.

Spend

ATM Withdrawals

Free withdrawals up to £200, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of £1 per withdrawal.

Send

Everyone on Revolut can send money in one way or another for free.

Depending on your plan, you may only be able to make set types of payments, or a set number of them for free. This page sets out the payments you can send for free on a Plus plan, and the fees you will pay for any other payments. If a fee applies, we'll let you know in the Revolut app before you make the payment.

Instant transfers to other Revolut Users

Free.

This means any Instant Transfer to any Revolut user, globally.

Local payments

Free.

This means payments in your base currency that are sent to an account in your country.

Payments within the Single European Payments Area

Free.

This means payments in euros or Swedish krona that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA"). For Romanian customers, this also includes the same payments when made in Romanian leu.

All other international payments

A fee applies for international payments on our Standard and Plus plans (You can upgrade your plan to access free payments).

This fee will be calculated in real time and shown to you in the app before you make the payment. You can also see our live fees [here](#). The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.

This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

Exchange

Whenever you make a currency (including cryptocurrency or precious metal) exchange in the Revolut app, we'll use an exchange rate based on our market data, which is based on foreign-exchange market. There is more information about our exchange rate in our Crypto Terms, Personal Terms, Precious Metals Terms and Business Terms.

For certain exchanges we add a percentage (a mark-up), which changes according to when and how frequently the currencies are traded. These are set out below.

All Plus users can make a set amount of exchanges at this rate every month. The set amount depends on what your base currency is and is set out on our Fees Page. Plus users who exchange more than this amount start paying a fair usage fee (but Premium and Metal customers do not).

Everyone on Revolut whose base currency is GBP can exchange £1,000 at this rate each month. Plus customers who exchange more than this will begin paying a fair usage fee of 0.5% on any additional amount. A Plus customer is anyone who is not a Standard or Premium or Metal customer. Premium and Metal customers do not pay this fee.

This £1,000 is calculated across all types of exchanges, of all currencies (including cryptocurrencies) and precious metals, each monthly billing cycle (or, for Plus users, each monthly anniversary of your sign up date). This means it's calculated as the total of all your exchanges in precious metals, cryptocurrencies and traditional currencies during the cycle. For example, if you are a Plus customer and exchange £600 into £600 in the last week of one month, and then exchange £600 into Bitcoin in the first week of the next month, you will have exchanged £600 during the rolling month. This means you will be charged a fair usage fee of 0.5% on the additional £200.

We charge a fee of 1.0% for money currency and precious metal exchanges on weekends and bank holidays (in London) because exchange markets are generally closed and less currency and precious metals are traded during these times. You can avoid these fees by making your exchange on weekdays. We may charge this fee if these or other exchange markets are closed at other times too.

We also charge a fee of 1% for exchanges in money currencies that are traded less and so are not always easily available. These currencies are set out below.

We charge a fee for cryptocurrency exchanges. This fee is 2.5% for Standard users (and 1.5% for Premium and Metal users). We don't charge you any other fees for this service.

The exchange rate for precious metals also does not include our fee for our Precious Metal Services. This fee is 1.5% for Standard and Plus users (and 0.25% for Premium and Metal users) and is shown separately in the app when you make an exchange. We don't charge you any other fees for this service.

Weekday exchange fees

If you are a Plus customer and make an exchange on a weekday, these are the fees that will apply to your exchange.

Remember, if you exchange more than £1,000 during the month (in foreign exchange, cryptocurrency or precious metals), a fair usage fee of 0.5% will begin to apply in addition to

the fees below. You can avoid this fair usage fee by signing up to a Metal or Premium plan and receiving unlimited exchange.

- Standard money currencies (USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN, CZK or any other currency not listed as a “less traded money currency” below): No fee.
- Less traded money currencies (THB and UAH): 1.0% fee.
- Cryptocurrencies: 2.5% fee.
- Precious metals: 1.5% fee.

Weekend exchange fees

If you are a Plus customer and make an exchange on a weekend, these are the fees that will apply to your exchange. You can avoid some of these fees by making an exchange on a weekday.

Remember, if you exchange more than £1,000 during the month, a fair usage fee of 0.5% will begin to apply in addition to the fees below. You can avoid this fair usage fee by signing up to a Metal or Premium plan and receiving unlimited exchange.

- Standard money currencies (USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN, CZK or any other currency not listed as a “less traded money currency” below): 1.0% fee.
- Less traded money currencies (THB and UAH): 2.0% fee.
- Cryptocurrencies: 2.5% fee.
- Precious metals: 2.25% fee.

The highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB on a week day, we will apply the mark-up that applies to THB (1%), not the mark-up for USD (0%).

To view this in the regulator's standardised format please click [here](#).

A glossary of the terms used in this document is available free of charge [here](#).