

These Retail terms including the updated fees pages apply **from 14 August 2021**. The [previous Retail terms](#) and [previous Premium fees page](#) will apply **until 14 August 2021**.

## Subscription

### Subscription fee

£6.99 a month or £72 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 Premium Revolut Card

Free. Your first card can be a Premium 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 Premium card has been sent.)

### Second Revolut Premium card

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

### Additional Revolut Cards

Your first two cards are free as a Premium customer (as set out above). You also get one free replacement every subsequent year. After this, we charge £10 per additional 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.

## Express delivery 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 £400, 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 Premium 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 that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").

## All other international payments

Your first payment is free per month (aligned to your renewal date). After that a fee will apply. 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 an exchange using Revolut, we use simple and transparent pricing:

- You get the real exchange rate;
- We add a small, transparent exchange fee (if one applies); and
- You see the total cost, with no hidden mark-ups or surprises.

This pricing applies to exchanges in money currencies, cryptocurrencies and precious metals. We've explained it in more detail below.

The only time you will pay more than this is if you exceed the exchange fair usage limit for your plan. If you do, you will be charged an exchange fair usage fee on any exchange above the limit. All of our plans allow you to make at least £1,000 of exchange per month without an exchange fair usage fee. However, after that, an exchange fair usage fee of 0.5% applies for Standard and Plus plans. You can avoid this completely by upgrading to a Premium or Metal plan (if you haven't already), which don't have any exchange fair usage limits.

In all cases, the rate, and any fee (if one applies), will be shown to you separately in the app, along with the total cost, before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the overall price or not - we think you will like it.

## Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee (if one applies) = total cost.

We use the real exchange rate for money currency exchanges. The "real" rate can mean different things to different people (and can be given different names, like the "interbank" rate). But the truth is money currencies are exchanged by many different players on many different markets and there's no one rate to rule them all. Here at Revolut, the real exchange rate means

the buy and sell rates we have determined based on the foreign exchange market data feeds we consume from a range of different independent sources. This 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 a single fee for money currency conversions. This is a variable fee, which means it changes depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is, and how it is made up, in the app. It covers the following things

- **Exchanging an uncommon currency.** This covers the costs and risks to us of dealing in less common or restricted currencies.
- **Exchanging when the market is closed.** This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).

## 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.

We charge a single, fixed fee for crypto conversions. This fee is 2.5% for Standard and Plus users (and 1.5% for Premium and Metal users). We don't charge you any other fees for this service.

As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium or Metal customer).

## Exchanging precious metals

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

The exchange rate we use for precious metals is set out in our Precious Metals Terms. It is set by us, and is a variable exchange rate (which means it is constantly changing). You can always see the current precious metals exchange rate in the Revolut app.

We charge a single, fixed fee for precious metal conversions. This fee is 1.5% for Standard and Plus users (and 0.5% for Premium and Metal users). We don't charge you any other fees for this service.

As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your precious metal exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium or Metal customer).

The highest rate relevant to your conversion will apply. For example, for a Metal user conversion between BTC and XAU, we will apply the fee that applies to BTC (1.5%), not the fee for XAU (0.5%).

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](#).