

## Subscription

- Subscription fee: Custom amount

## Account Service Charges

- Mobile / Web Application: \$0.00
- First card per team member: \$0.00
- Subsequent Cards: Standard Delivery Charge: \$4.99
- Subsequent Cards: Expedited Priority Delivery Charge: \$16.99
- Subsequent Cards: Global Express Delivery Charge: \$19.99
- Paper Statement Charge: \$8.00
- Virtual Revolut Card: \$0.00
- ATM Fair Usage: Up to 2% of value of withdrawal. This is in addition to any fees charged by the ATM owner.

## Free Allowances

- Payments to Revolut accounts: Unlimited
- Team members: Unlimited
- Local transfers: Custom
- International transfers: Custom
- FX allowance at the real exchange rate: Custom

## Cost if free allowance exceeded

- Local transfers: \$0.20 per additional transfer
- International transfers: \$3.00 per additional transfer
- Foreign exchange fees: 0.4% markup above your free FX allowance
- Additional user per month: Custom

## Other Costs

- Loading your card via direct deposit: \$0.00
- Cancellation and plan downgrade fee: \$0.00

## Topup and limits

- Physical cards: 2 per team member

- Virtual cards: 20 per month
- ATM withdrawal: \$3,750 per day (or the equivalent in other currencies)

## Free Trial

In some cases you may be offered a free trial of the product. During a free trial you are granted the free allowances stated above, according to the plan you chose during signup. If you exceed these free allowances we will charge you as per the fees above.

## Billing Cycle

You will be billed in advance of the month. Your allowances will reset on the first day of the billing month. If you chose to move plan mid-billing cycle, your subscription will start again and your allowances will be reset according to your new plan immediately.

## Exchange

Whenever you make a currency exchange in the Revolut app or Revolut Dashboard, we'll use an exchange rate based on our market rate, which is based on foreign-exchange market rates.

There is more information about our exchange rate in our Business Terms.

For certain conversions we apply an extra percentage-based fee, which may change according to when and how frequently the currencies are traded. These fees are set out in the table below.

We charge a higher fee outside foreign-exchange-market hours because less currency is traded during these times. Foreign-exchange-market hours are all hours except midnight on Friday to midnight on Sunday in London.

### **FOREIGN EXCHANGE STANDARD EXCHANGE RATES AND FEES DURING FOREIGN EXCHANGE MARKET HOURS**

- THB, RUB, and UAH: 1.0% plus the interbank rate
- USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, and PLN: The interbank rate
- Any other currency not listed above: The interbank rate

### **FOREIGN EXCHANGE STANDARD EXCHANGE RATES AND FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS**

- THB, RUB, and UAH: 2.0% plus the interbank rate
- USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, and PLN: 1% plus the interbank rate
- Any other currency not listed above: 1% plus the interbank rate

The highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB during foreign exchange market hours, we will apply the mark-up that applies to

THB (1%), not the mark-up for USD (0%).