## **Metal Subscription Fees**

### Subscription fee

• \$16.99 a month or \$149.99 a year

# **Add Money**

### Add money using a US-issued personal debit card:

#### Free

### Add money with a debit card issued outside of the USA

We may charge a fee of up to 3% of the transaction amount based on fees that are charged to us in order to complete the requested transactions.

### Add money using a commercial debit card

We may charge a fee of up to 3% of the transaction amount based on fees that are charged to us in order to complete the requested transactions.

## Card

### First Revolut Card

• Free (but remember, you may have to pay charges if you cancel your subscription within a certain period, as outlined in *Schedule A: Schedule of All Fees and Charges* of our **Cardholder Agreement**).

### **Replacement Revolut Cards**

• Your first replacement is free. After this, we charge \$70 per replacement

## Delivery Charge for Revolut Cards

Standard Delivery: \$0.00-\$5.00

### Virtual Revolut Cards

Free

# Spend

### ATM Withdrawals

ATM Withdrawals (In-Network ATMs): No fee.

ATM Withdrawals (Out-of-Network ATMs): no fee for ATM withdrawals up to \$1,200 per month or currency equivalent, after which a 2% fee of the value of ATM withdrawal applies.

## Send

### Transfers to other Revolut Users:

Free

### Payments to Bank Accounts outside the Revolut App

Charges may apply. We'll let you know in the Revolut app if any charges apply, before you make the transfer.

### Outbound or Inbound U.S. Domestic Wire

\$10.00 fee for each U.S. Domestic Wire transfer to or from each account.

# Exchange

Currency Exchange: Whenever you make a currency exchange in the Revolut app (except cryptocurrency conversions), 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 **Personal Terms** and **Business Terms**. The rate we use to convert your money into cryptocurrency (and back) is based on the rate we get from our partner Exchanger; you can find out more information about our rates in our Cryptocurrency terms.

## Crypto Exchange

Up to \$200,000: You can exchange up to \$200,000 in crypto with our partner cryptocurrency provider, Apex Crypto, without crypto commission fees each month. We call this your crypto

commission-free limit.

Above \$200,000: You will be charged a crypto commission fee of 1.5% for Metal Plan customers.

### Foreign Exchange

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 5:00pm on Friday to 6:00pm on Sunday, Eastern Time.

### FEES DURING FOREIGN EXCHANGE MARKET HOURS

Regular customers THB and UAH: 1.0% USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK: no fee Cryptocurrency Below your crypto fee-free limit: 0% Above your crypto fee-free limit: 1.5% Any other currency not listed above: no fee **FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS** Regular customers THB and UAH: 2.0% USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK: 1% Cryptocurrency Below your crypto fee-free limit: 0% Above your crypto fee-free limit: 1.5% Any other currency not listed above: 1.0%

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 fee that applies to THB (1%), not the fee for USD (0%).

### International money transfers

International Transfers to an external bank account in the same currency as the local currency of the recipient will cost 0.3% of the transfer amount, with a minimum cost of \$0.30 and a maximum cost of \$6 per transaction.

International transfers to an external bank account in a different currency to the local currency of the recipient cost \$4 if the payment is in US dollars, British Pounds, Euros, or Swiss Francs, or \$6 if it's in another currency.

Domestic transfers to an external bank account in non-USD currency cost \$4 if the payment is in British Pounds, Euros, or Swiss Francs, or \$6 if it's in another currency.

Metal Plan customers get a combined total of up to ten international transfers or domestic transfers of non-USD currency per month before incurring fees.

If you make an international transfer or domestic transfer of non-USD currency which exceeds the foreign exchange allowance you'll be charged 1% on that amount.

The beneficiary bank could also charge a fee to receive your transfer. When your money is in transit, it might be processed by an intermediary bank who might also deduct a handling fee. Therefore, the amount received might be less than the amount you sent.

Please note that intermediary bank fees may be applied even in the event of an unsuccessful transfer.