

# 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:

No load fee

### 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

- No issuance fee (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

- No issuance fee for your your first replacement for lost, damaged, or stolen metal cards (at Revolut's sole discretion). No fee is charged for one Metal Card replacement per year, as referenced in the mobile application. After this, we charge up to \$70 per replacement.

### Delivery Charge for Revolut Cards

Standard Delivery: \$0.00-\$5.00

## Virtual Revolut Cards

No issuance fee

## 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.

ATM withdrawals that trigger a currency exchange within the Revolut application may have associated fees. Please refer to the [Cardholder Agreement](#) for additional details.

## Send

### Transfers to other Revolut Users:

No transfer fee

### Payments to Bank Accounts outside the Revolut App

Charges may apply. Please refer to the [Cardholder Agreement](#) for additional details.

### 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.

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 limit: 0%

Above your crypto 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 limit: 0%

Above your crypto 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 and Non-USD Domestic Transfers

International Transfers are defined as a transaction in a currency other than U.S. dollars, whether within the U.S. or globally.

If you transfer funds to an external bank account in a country outside of the U.S., this is considered an **"International Transfer"**.

If you transfer funds domestically in a currency other than USD, this is considered a **"Non-USD Domestic Transfer"**.

The following limits and fees apply to International Transfers and Non-USD Domestic Transfers with your Revolut Metal plan:

- International Transfers and Non-USD Domestic Transfers of \$200 USD or greater will incur a fee of up to 5% on the transaction amount.

- International Transfers and Non-USD Domestic Transfers less than \$200 USD will incur a fee of up to \$10.00, depending on the amount of the transfer.

**See Schedule A of the [Cardholder Agreement](#) for complete details about the fees that apply to your Plan.**

Please note that 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.

Intermediary bank fees may be applied even in the event of an unsuccessful transfer.

### Pay All Transfer Fees feature (International Transfers and Non-USD Domestic Transfers Only)

The Pay All Transfer Fees Feature allows you to pay a flat upfront fee which is charged instead of the International Transfer or Non-USD Domestic Transfer fee that would otherwise apply.

Refer to the [Cardholder Agreement](#) for complete details.