Standard Subscription Fees

Subscription

Free

Add Money

Add money via a domestic personal debit card or bank transfer 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 a delivery fee may apply)

Replacement Revolut Cards

You may request additional physical Standard Revolut Cards under the Standard Plan for a fee of \$5.00 per card.

Delivery Charge for Revolut Cards

Standard Delivery: \$0.00-\$5.00 Expedited Priority Delivery: \$16.99 Global Express Delivery: \$19.99

The delivery charge may be more depending on where you are sending the card.

Virtual Revolut Cards

First virtual card: Free

Additional Virtual Cards: \$4.99

Spend

ATM Withdrawals

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

ATM Withdrawals (Out-of-Network ATMs): no fee from Revolut for ATM withdrawals up to \$1,200 per month or currency equivalent, after which a 2% fee of the value of ATM withdrawal applies. When you use an ATM outside of the Allpoint® network, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Send

Transfers to other Revolut Users

Free

Payments to Bank Accounts outside the Revolut App

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

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 Cardholder Agreement. 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 2.5% for Standard Plan customers.

Foreign Exchange

All Standard Plan customers can make a set amount of exchanges at the below rate every month. Standard Plan customers who exchange more than this amount start paying a fair usage fee (but Premium and Metal Plan customers do not).

Everyone on Revolut whose base currency is USD can make up to \$1,000 of exchanges at this rate each month. Standard plan customers who exchange more than this will begin paying a fair usage fee of 0.5% on any additional amount. A Standard Plan customer is anyone who is not a Premium or Metal Plan customer. Premium and Metal Plan customers do not pay this fee. This \$1,000 is calculated across all types of exchanges, of all currencies, each monthly billing cycle (or, for Standard plan customers, each monthly anniversary of your sign up date). This means it is calculated as the total of all your exchanges in traditional currencies during the cycle.

We charge a higher fee outside foreign-exchange-market hours because less currency is traded during these times, as set out below. 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

THB and UAH: 1.0%

USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK: No fee

Cryptocurrency: 2.5% (above your crypto fee-free limit)

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: 2.5% (above your crypto fee-free limit)

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 mark-up that applies to THB (1%), not the mark-up 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 currency different from 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 of non-USD currency cost \$4 if the payment is in British Pounds, Euros, or Swiss Francs, or \$6 if it's in another currency.

Standard 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.