### With effect from 17 April 2023, the 'Add money' section will be revised to the following content. Add money (Current version)

#### Adding money

- Free
- If you add money with a card that has not been issued within Japan (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.

# Add (Top up) money (Revised version)

### Adding (Topping up) money

- Free
- However, a fee of 1.7% is charged when adding (topping up) money from the following cards:
  VISA credit or prepaid card

VISA debit card (however, a fee is only charged for a card issued outside Japan (e.g. US card) or a commercial card such as a business card).

Mastercard debit, credit or prepaid card

- In addition, if you add money by bank transfer, you may be charged a fee, depending on the terms of the agreement between you and the bank from which the money is transferred.
- When adding (topping up) money by various cards (credit card, prepaid card, or debit card), please check the fees displayed on your Revolut app.

## Personal Fees (Premium)

## **Subscription**

#### Subscription fee

• 980JPY a month or 9,800JPY a year

## Add money

Adding money

- Free
- However, if you add money with a card that has not been issued within Japan (e.g. a USbased card) or you add money with a commercial card then we may charge a small fee just to cover our costs.

### Card

#### Card replacement and delivery fee

- First Revolut Card will be issued and delivered for free. Replacement Revolut Cards will be issued with 500JPY per replacement for Standard customers and 2,000JPY for Premium customers.
- Delivery Charge for Replacement Revolut Cards will cost 500JPY for standard delivery and 2,000JPY for express delivery

### Spend

#### International ATM Withdrawals

- Free withdrawals up to 50,000 JPY per rolling month. Anything over the above limit is charged at 2% of the value of the amount withdrawn.
- You can find your remaining Premium ATM Withdrawal Allowance for the current 30 day period displayed in the Revolut app at any time.

Please note that currently domestic ATM withdrawal is not available.

### Send

#### Transfers to other Revolut Users

• Free

Payments to outside the Revolut App

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

## Exchange

Whenever you make an exchange (including precious metals exchange) in the Revolut app, we'll use an exchange rate based on our market data, which is based on official exchange market rates. There is more information about our exchange rate in our Personal Terms and our bullion exchange rate in our Precious Metals Terms.

The exchange rates we offer do not include any fees within the rate of exchange. Rather, we apply a separate percentage-based fee as set out below, which is also shown separately in the

Revolut app whenever you make an exchange.

#### FEES DURING FOREIGN EXCHANGE MARKET HOURS

Foreign exchange market hours are all hours except Friday 17:00 New York time to Sunday 18:00 New York time.

- Currencies: No Fee
- Precious Metals: 0.5%

#### FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS

Outside foreign exchange market hours are Friday 17:00 New York time to Sunday 18:00 New York time.

An additional fee of 1.0% applies on all fiat currency exchanges executed outside foreign exchange market hours as set out below. (The fees below include this additional 1.0% fee.)

- Currencies: 1.0%
- Precious Metals: 0.5%