

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.
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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 (Standard)

Subscription

Subscription fee

- Free

Add money

Adding money

- Free
- However, 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.

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 ¥25,000 per rolling month, then a fee of 2% of all withdrawals above this.

Please note 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.

HIGH-FREQUENCY STANDARD CUSTOMERS

Different fees apply for high-frequency standard customers. A high-frequency standard customer is someone who:

- is a standard customer (not a premium or metal user); and
- has exchanged ¥750,000 (or the equivalent in a different currency) in any rolling month (Standard Exchange Allowance).

For a high-frequency standard customer, a higher fee of 0.5% shall apply to any aggregate amount exchanged over the Standard Exchange Allowance. You can find your remaining Standard Exchange Allowance for the current 30 day period displayed in the Revolut app at any time.

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

- Regular customers: No fee
- High-frequency standard customers: 0.5%

Precious Metals

- Regular customers: 1.5%
- High-frequency standard customers: 2.0%

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% also 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

- Regular customers: 1.0%
- High-frequency standard customers: 1.5%

Precious Metals

- Regular customers: 1.5%
- High-frequency standard customers: 2.0%

