

# Metal Plan

These fees apply from 9th November 2022. The [previous Metal fees page](#) will apply until 8th November 2022.

## Subscription

- S\$19.99 a month or S\$199 a year.

## Add money

### ***From debit cards:***

All top ups from debit cards are free.

### ***From credit cards:***

The first top up of your Revolut account from all credit cards is free. However, if you had made a top up of your Revolut account from a debit card previously, **any subsequent top up via Visa credit cards will be charged.**

**Please Note: A surcharge for topping up from your Visa credit cards of 1.5% of the transaction value will apply**, and the information pertaining to the surcharge will be displayed in-app at the time of transaction and before the transaction is processed.

### ***From bank accounts in Singapore:***

Free.

Additionally, please be advised that your bank or card issuer may charge you a fee for adding money to Revolut and it is your responsibility to bear these fees (if any).

## Card

First Revolut Card:

- Free (but remember, you may have to pay charges if you cancel your subscription within 14 days of signing up and a Metal card has been sent).

Virtual Revolut Cards:

- Free.

Replacement Revolut Cards:

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

## Delivery Charge for Revolut Cards:

- Free express delivery (but remember, you may have to pay charges if you cancel your subscription within 14 days of signing up and a Metal card has been sent).

## Spend

### ATM Withdrawals:

- Withdrawals at international ATMs (ATMs outside of Singapore) at up to S\$1,050 per rolling month are free. ATM withdrawals are not permitted in Singapore. Anything over the above limits is charged at 2% of value of the amount withdrawn.

## Send

### Transfers to other Revolut Users:

- Free.

### SGD Transfers to Bank Accounts in Singapore:

- Free.

### Other Transfers:

- Free.

## Exchange

Whenever you make an exchange using Revolut, we use simple and transparent pricing:

- You get the real exchange rate;
- We add a small, transparent exchange fee (if one applies); and
- You see the total cost, with no hidden mark-ups or surprises.

This pricing applies to exchanges in money currencies. We've explained it in more detail below. The only time you will pay more than this is if you exceed the exchange fair usage limit for your plan. If you do, you will be charged an exchange fair usage fee on any exchange above the limit. Our Standard plan allows you to make S\$5,000 of exchange per month without an exchange fair usage fee, while Premium gives you a S\$15,000 allowance. However, after that, an exchange fair usage fee of 0.5% applies. Metal users will continue to enjoy unlimited exchanges without a fair usage fee.

In all cases, the rate, and any fee (if one applies), will be shown to you separately in the app, along with the total cost, before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the overall price or not - we think you will like it.

### Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee (if one applies) = total cost.

We use the real exchange rate for money currency exchanges. The “real” rate can mean different things to different people (and can be given different names, like the “interbank” rate). But the truth is money currencies are exchanged by many different players on many different markets and there’s no one rate to rule them all. Here at Revolut, the real exchange rate means the buy and sell rates we have determined based on the foreign exchange market data feeds we consume from a range of different independent sources. This is a variable exchange rate (which means it is constantly changing). We think you’ll really like it.

The fee we charge (if one applies) is a single fee for money currency conversions. This is a variable fee, which means it changes depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is, and how it is made up, in the app. It covers the following things:

- Exchanging an uncommon currency. This covers the costs and risks to us of dealing in less common or restricted currencies.
- Exchanging when the market is closed. This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).

The highest rate relevant to your conversion will apply.

### **Fees during Foreign Exchange Market Hours for Metal Plan Customers:**

- THB: 1.0%
- USD, UAH, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK: No fee
- Any other currency not listed above: No fee

### **Fees outside Foreign Exchange Market Hours for Metal Plan Customers**

- THB: 2.0%
- USD, UAH, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK: 1.0%
- Any other currency not listed above: 1.0%

### **Exchanging precious metals**

Whenever you make a precious metals exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for precious metals is set out in our Precious Metals Terms. It is set by us, and is a variable exchange rate (which means it is constantly changing). You can always see the current precious metals exchange rate in the Revolut app.

We charge a single, fixed fee for precious metal conversions. This fee is 1.5% for Standard users (and 0.5% for Premium and Metal users). We don’t charge you any other fees for this service. As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your precious metal exchanges count towards your exchange fair usage limit if you are a Standard or Premium customer (but not if you’re a Metal customer).

### **Exchanging cryptocurrencies**

Whenever you make a cryptocurrency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee = total cost.

The exchange rate we use for crypto is set out in our Cryptocurrency Terms. It is set by us, based on the rate that the crypto exchanges offer us, and is a variable exchange rate (which means it is constantly changing). You can always see the current crypto exchange rate in the Revolut app.

### Crypto fees

From the week of 7th November 2022, we will charge you the following fees in relation to our crypto product depending on your plan:

- Standard users: 1.99% of the value of your crypto transaction or the currency equivalent of SGD\$1.49, whichever is greater. This 'minimum fee' amount is based on the currency of your residence.
- Premium and Metal users: 1.49% of the value of your crypto transaction.

As always, we will show you the rate, the fee, and the total cost in the Revolut app before you make any exchange.

Remember, your crypto exchanges count towards your exchange fair usage limit if you are a Standard customer but not if you're a Premium or Metal customer.

### **What rate applies**

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%).