## **Standard Plan**

### Current fees and charges

#### **Subscription Fee**

• Free.

### **Add money**

- Add money from debit/credit cards issued in Singapore: Free.
- Add money from bank accounts in Singapore: Free.

However, your bank or card issuer may charge you a fee for adding money to Revolut.

#### **Cards**

- First Revolut Card: Free\*
- First Revolut Junior Card (for each Junior Account): Free\*
- Replacement Revolut Cards (including Junior Cards): Your first replacement is free\*. After this, we charge S\$9 per replacement.
- \*A delivery charge applies to the above: Free for standard delivery, S\$19.99 for express delivery.
- · Virtual Revolut Card: Free.

#### **Spend**

Revolut Card ATM Withdrawals (international only)

- Withdrawals at international ATMs (ATMs outside of Singapore) at up to S\$350 per rolling month are free. Anything over the above limits is charged at 2% of value of the amount withdrawn.
- Please note that the ATM provider may still charge you a fee for making an ATM withdrawal.
- ATM withdrawals are not permitted in Singapore.

#### **Send**

- Transfers to other Revolut Users: Free.
- Payments to Bank Accounts outside the Revolut App: Before you make the transfer, we'll let you know in the Revolut app if any charges apply.

# **Exchange**

Whenever you make a currency exchange in the Revolut app, 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 for more information.

For certain conversions we apply an extra percentage-based fee (a mark-up), which may change according to when and how frequently the currencies are traded. These fees are set out in the table below.

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 S\$9,000 (or the equivalent in a different currency) in any rolling month.

We charge a higher fee for currency exchanges outside London foreign exchange market hours because less currency is traded during these times. London foreign exchange market hours are all hours except midnight on Friday to midnight on Sunday in London.

#### Fees during London Foreign Exchange Market Hours

TBH and UAH:

- Standard Plan customers: 1.0%
- High-frequency Standard Plan customers: 1.5%

USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK:

- Standard Plan customers: No fee.
- High-frequency Standard Plan customers: 0.5%

Any other currency not listed above:

- Standard Plan customers: No fee.
- High-frequency Standard Plan customers: 0.5%

#### Fees outside London Foreign Exchange Market Hours

TBH and UAH:

- Standard Plan customers: 2.0%
- High-frequency Standard Plan customers: 2.5%

USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK:

- Standard Plan customers: 0.5%
- High-frequency Standard Plan customers: 1.0%

Any other currency not listed above:

- Standard Plan customers: 1.0%
- High-frequency Standard Plan customers: 1.5%

Note that the highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB during London foreign exchange market hours, we will apply the mark-up that applies to THB (1%), not the mark-up for USD (0%).