

# 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 Anything over the above limits is charged at 2% of value of the amount withdrawn.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.
- International remittances: Non-SWIFT international transfers will be charged a variable fee of 0.3% (maximum fee that we will charge for each remittance is S\$9) and SWIFT international transfers will be charged S\$5 (if transfer is in USD, EUR, GBP and CHF), and S\$9 (for other currencies).

## 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. Standard customers enjoy no-fee FX transactions for the first S\$5,000, beyond which, any excess will incur a markup fee of 0.5%. There is more information about our exchange rate in our [Personal Terms](#). 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 below.

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 for Standard Plan Customers:**

- TBH and UAH: 1.0%
- USD, 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 London Foreign Exchange Market Hours for Standard Plan Customers:**

- TBH and UAH: 2.0%
- USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN and CZK: 0.5%
- Any other currency not listed above: 1.0%

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%).