

# Standard Plan

These fees apply from 16 December 2021. The [previous Standard fees page](#) will apply until 15 December 2021.

## Subscription

- Free.

## Add money

- From debit/credit cards issued in Singapore: Free.
- 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 for standard delivery, S\$19.99 for express delivery.

Virtual Revolut card:

- Free

First Revolut Junior Card (for each Junior Account):

- Free\*

Replacement Revolut Cards (including Junior Cards):

- Your first replacement is free (a delivery charge applies).

After this, we charge S\$9 per replacement.

## 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 Anything over the above limits is charged at 2% of value of the amount withdrawn.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.

SGD Transfers to Bank Accounts in Singapore:

- Free.

## Other Transfers:

- A fee will apply for any transfers of this kind. These fees are calculated in real time and depend on what currency you are sending and where you are sending it to.

These fees are disclosed to you in the Revolut App prior to making a transaction and in the [Currency Transfer Fees Section](#).

## 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. You can avoid this completely by upgrading to a Metal plan (if you haven't already), which don't have any exchange fair usage limits.

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.

### **Fees during Foreign Exchange Market Hours for Standard Plan Customers**

- THB 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 Foreign Exchange Market Hours for Standard Plan Customers**

- THB and UAH: 2.0%
- USD, 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: 2% 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: 1.5% 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%).