

## Personal Fees Plus

### Subscription

Subscription fee

£2.99 a month

or

£29.99 a year

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### Add money

Add money

Free

However, if you add money with a card that has not been issued within the EEA (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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### Card

#### First Revolut Plus Card

Free

Your first card can be a Plus or Standard one (but remember, you may have to pay a card delivery fee if you cancel your subscription within 14 days of signing up and a Plus card has been sent)

#### Second Revolut Plus card

Also free

Your second card can be a Plus or Standard one.

#### Additional Revolut Cards

Your first two cards are free as a Plus customer (as set out above). You also get one free replacement every subsequent year. Other than this, we charge £10 or currency equivalent per card.

#### Custom Card (design your own card in the Revolut App)

£5

(but a delivery fee applies - we'll tell you what fee applies before you order your card in the App)  
If you need to replace a Custom Card, the same fee applies

#### Special Edition Card

Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the App)  
If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again

Standard delivery charge for Revolut cards	Free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card)
Virtual Revolut cards	Free

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## Spend

### ATM Withdrawals

ATM Withdrawals up to £200 or currency equivalent per rolling month are free. Anything over the above limits is charged at 2% of value of ATM Withdrawal.

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## Send

The following charges might apply when you send a payment. If they do, we'll let you know in the Revolut app before you make the payment.

If more than one of the fees in this "Send" section could apply to a payment, we'll waive the lower fees and only apply the highest one.

Instant transfers to other Revolut Users	Free
Local payments in your base currency	Free

Cross-border payments within the SEPA region in EUR and SEK Free

This means payments in euros or Swedish krona to non-Revolut accounts that are outside your country but inside the *Single Euro Payments Area* region

Cross-border payments outside the SEPA region Your first is free, then £0.5 each

This means any other payments not covered above to non-Revolut accounts that are outside your country and not via SWIFT

Payments sent via SWIFT

£3 if the payment is in US dollars or £5 if it is in another currency

This means any payment where you send a payment to a country which is not in the national currency of that country. We'll let you know in the Revolut app if any charges apply, before you make the transfer.

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## Exchange

Whenever you make a currency (including cryptocurrency or precious metal) exchange in the Revolut app, we'll use an exchange rate based on our market data, which is based on foreign-exchange market. There is more information about our exchange rate in our [Crypto Terms](#), [Personal Terms](#), Precious Metals Terms and [Business Terms](#).

For certain exchanges we add a percentage (a mark-up), which changes according to when and how frequently the currencies are traded. These are set out below.

All Plus users can make a set amount of exchanges at this rate every month. The set amount depends on what your base currency is and is set out on our Fees Page. Plus users who

exchange more than this amount start paying a fair usage fee (but Premium and Metal customers do not).

Everyone on Revolut whose base currency is GBP can exchange £1,000 at this rate each month. Plus customers who exchange more than this will begin paying a fair usage fee of 0.5% on any additional amount. A Plus customer is anyone who is not a Standard or Premium or Metal customer. Premium and Metal customers do not pay this fee.

This £1,000 is calculated across all types of exchanges, of all currencies (including cryptocurrencies) and precious metals, each monthly billing cycle (or, for Plus users, each monthly anniversary of your sign up date). This means it's calculated as the total of all your exchanges in precious metals, cryptocurrencies and traditional currencies during the cycle. For example, if you are a Plus customer and exchange £600 into £600 in the last week of one month, and then exchange £600 into Bitcoin in the first week of the next month, you will have exchanged £600 during the rolling month. This means you will be charged a fair usage fee of 0.5% on the additional £200.

We charge a fee of 1.0% for money currency and precious metal exchanges on weekends and bank holidays (in London) because exchange markets are generally closed and less currency and precious metals are traded during these times. You can avoid these fees by making your exchange on weekdays. We may charge this fee if these or other exchange markets are closed at other times too.

We also charge a fee of 1% for exchanges in money currencies that are traded less and so are not always easily available. These currencies are set out below.

We charge a fee for cryptocurrency exchanges. This fee is 2.5% for Standard users (and 1.5% for Premium and Metal users). We don't charge you any other fees for this service.

The exchange rate for precious metals also does not include our fee for our Precious Metal Services. This fee is 1.5% for Standard and Plus users (and 0.25% for Premium and Metal users)

and is shown separately in the app when you make an exchange. We don't charge you any other fees for this service.

## WEEKDAY EXCHANGE FEES

If you are a Plus customer and make an exchange on a weekday, these are the fees that will apply to your exchange.

Remember, if you exchange more than £1,000 during the month (in foreign exchange, cryptocurrency or precious metals), a fair usage fee of 0.5% will begin to apply in addition to the fees below. You can avoid this fair usage fee by signing up to a Metal or Premium plan and receiving unlimited exchange.

Standard money currencies:

USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK, HKD, NOK, SGD, DKK, PLN, CZK (or any other currency not listed as a "less traded money currency" below)	No fee
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Less traded money currencies:

THB and UAH	1.0%
Cryptocurrencies	2.5%
Precious metals	1.5%

## WEEKEND EXCHANGE FEES

If you are a Plus customer and make an exchange on a weekend, these are the fees that will apply to your exchange. You can avoid some of these fees by making an exchange on a weekday.

Remember, if you exchange more than £1,000 during the month, a fair usage fee of 0.5% will begin to apply in addition to the fees below. You can avoid this fair usage fee by signing up to a Metal or Premium plan and receiving unlimited exchange.

Standard money currencies:

USD, GBP, EUR, AUD, CAD, NZD, CHF, JPY, SEK,	1.0%
HKD, NOK, SGD, DKK, PLN, CZK (or any other currency not listed as a “less traded money currency” below)	

Less traded money currencies:

THB and UAH	2.0%
Cryptocurrencies	2.5%
Precious metals	2.25%

The highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB on a weekday, we will apply the mark-up that applies to THB (1%), not the mark-up for USD (0%).

To view this in the regulator's standardised format please click [here](#).

A [glossary](#) of the terms used in this document is available free of charge.