

# Metal Fees

## Subscription

Subscription fee

£12.99 a month

or

£120 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.

If you choose to top up via SOFORT, we will charge you a flat fee of 1€ each time you choose to transfer funds to your Revolut account via this method.

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## 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)
Replacement Revolut Cards	Your first replacement is free. After this, we charge £40 per replacement
Delivery Charge for Revolut Cards	Free express delivery
Virtual Revolut Cards	Free

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## Spend

ATM Withdrawals	ATM Withdrawals up to £800 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

Transfers to other Revolut Users	Free
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Payments to Bank Accounts outside the Revolut App	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 exchange in the Revolut app (except cryptocurrency conversions), 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](#) and [Business Terms](#). The rate we use to convert your e-money into cryptocurrency (and back) is based on the rate we get from the relevant cryptocurrency exchange (click [here](#) for more information).

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

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

**Fees during foreign exchange market hours**

Regular customers

THB and UAH 1.0%

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USD, GBP, EUR, AUD, CAD, NZD, CHF, No fee  
JPY, SEK, HKD, NOK, SGD, DKK, PLN  
and CZK

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Cryptocurrencies 1.5%

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XAU 0.25%

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Any other currency not listed above No fee

Fees outside foreign exchange market hours

Regular customers

THB and UAH 2.0%

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USD, GBP, EUR, AUD, CAD, NZD, CHF, 0.5%  
JPY, SEK, HKD, NOK, SGD, DKK, PLN  
and CZK

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Cryptocurrencies	1.5%
XAU	1.0%
Any other currency not listed above	1.0%

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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 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.