

## Subscription

Subscription fee

Free

## 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.

## Card

First Revolut Card

Free

(but a delivery fee applies)

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Replacement Revolut Cards	£5 or currency equivalent per replacement (but a delivery fee applies)
Delivery Charge for Revolut Cards	£4.99 or currency equivalent for standard delivery £11.99 or currency equivalent for express delivery to the UK €19.99 or currency equivalent for express delivery outside the UK The delivery charge may be more depending on where you are sending the card.
Virtual Revolut Cards	Free

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## Spend

ATM Withdrawals	Free withdrawals up to £200 per rolling month, then a fee of 2% of all withdrawals above this.
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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
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Local payments in your base currency	Free
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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 <i>Single Euro Payments Area</i> region
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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
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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.

# 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 Standard 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. Standard 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 £1,000 of exchanges at this rate each month. Standard customers who exchange more than this will begin paying a fair usage fee of 0.5% on any additional amount. A Standard customer is anyone who is not a 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 Standard 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 cycle. For example, if you are a Standard customer and exchange £600 into EUR 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.

The exchange rate for cryptocurrency includes our fee for our Crypto Services. 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 includes our fee for our Precious Metal Services. This fee is 1.5% for Standard users (and 0.25% for Premium and Metal users). We don't charge you any other fees for this service.

#### WEEKDAY EXCHANGE FEES

If you are a Standard 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, No fee  
JPY, SEK, 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 1.0%

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Cryptocurrencies 2.5%

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Precious metals 1.5%

WEEKEND EXCHANGE FEES FOR STANDARD USERS

If you are a Standard 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, 1.0%  
JPY, SEK, 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%
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Cryptocurrencies	2.5%
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Precious metals	2.25%
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The highest rate relevant to your conversion will apply. For example, for a conversion between USD and THB on a week day, 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.