

Subscription

Subscription fee

Free

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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 Card

Free

(but a delivery fee applies)

Replacement Revolut Cards	€6 per replacement (but a delivery fee applies)
Delivery Charge for Revolut Cards	£4.99 or currency equivalent for standard delivery €19.99 or currency equivalent for express delivery 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

Withdrawals up to €200 per 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 EUR payments within the SEPA region 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 exchange in the Revolut app, we'll use an exchange rate based on our market data, which is based on foreign-exchange market rates. There is more information about our exchange rate in our [Personal Terms](#).

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 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 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.

We charge a fee of 1% for currency exchanges on weekends and bank holidays (in London) because exchange markets are generally closed and less currency is 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.

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, 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:	No fee
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)	

Less traded money currencies:	1.0%
THB and UAH	

WEEKEND EXCHANGE FEES

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: 1.0%

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)

Less traded money currencies: 2.0%

THB and UAH

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