

These Retail terms including the updated fees pages apply **from 10 April 2022** except for the terms that relate to **the Revolut Pro Card and the Revolut Pro account** which apply **from 4 April 2022**. The [previous Retail terms](#) and [previous Standard fees page](#) will apply **until 10 April 2022** except the Revolut Pro Card and the Revolut Pro account terms which apply **from 4 April 2022**.

## 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),

### Replacement Revolut Cards

£5 or currency equivalent per replacement (and a delivery fee applies).

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

Custom Cards are only available for Plus, Premium and Metal plan users, and this feature is subject to card stock availability.

### Special Edition Card

The price per card varies depending on the edition (and a delivery fee applies).

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

## Revolut Pro Card

If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan.

## Delivery Charge for Revolut Cards

We'll show you what fee applies for standard or express delivery before you order your card in the Revolut app.

The delivery charge may vary depending on where you are sending the card.

## Virtual Revolut Cards

Free

## Spend

### ATM Withdrawals

Free withdrawals up to 5 ATM withdrawals or £200 per rolling month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of £1 per withdrawal.

## Send

Everyone on Revolut can send money in one way or another for free.

Depending on your plan, you may only be able to make set types of payments, or a set number of them for free. This page sets out the payments you can send for free on a Standard plan, and the fees you will pay for any other payments. If a fee applies, we'll let you know in the Revolut app before you make the payment.

### Instant Transfers to other Revolut users

Free.

This means any Instant Transfer to any Revolut user, globally.

### Local payments

Free.

This means payments in your base currency that are sent to an account in your country.

## Payments within the Single European Payments Area

Free.

This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").

## Card transfers

A fee applies for card transfers.

This means payment directed to a supported non-Revolut card number, made using the Revolut app

This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees [here](#). The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).

## All other international payments

A fee applies for international payments on our Standard and Plus plans (You can upgrade your plan to access free payments).

This fee will be calculated in real time and shown to you in the app before you make the payment. You can also see our live fees [here](#). The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.

This means any international payment (other than a payment within the Single Euro Payments Area, as set out above)

## 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, cryptocurrencies and precious metals. 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. All of our plans allow you to make at least £1,000 of exchange per month without an exchange fair usage fee. However, after that, an exchange fair usage fee of 0.5% applies for Standard and Plus plans. You can avoid this completely by upgrading to a Premium or 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.

## Exchanging money currencies

Whenever you make a money currency exchange using Revolut, we use our simple and transparent pricing formula of rate + fee (if one applies) = total cost.

We use the real exchange rate for money currency exchanges. The "real" rate can mean different things to different people (and can be given different names, like the "interbank" rate). But the truth is money currencies are exchanged by many different players on many different markets and there's no one rate to rule them all. Here at Revolut, the real exchange rate means the buy and sell rates we have determined based on the foreign exchange market data feeds we consume from a range of different independent sources. This is a variable exchange rate (which means it is constantly changing). We think you'll really like it.

The fee we charge (if one applies) is a single fee for money currency conversions. This is a variable fee, which means it changes depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is, and how it is made up, in the app. It covers the following things

- **Exchanging an uncommon currency.** This covers the costs and risks to us of dealing in less common or restricted currencies.
- **Exchanging when the market is closed.** This covers the uncertainty of making an exchange while the market is closed (which is why our fee can be smaller during business hours).

You can also use the currency converter tools on our website to understand what exchange rate fee applies when doing the following things:

- **making a transfer** (in a supported currency),
- **making a card payment** (involving a currency exchange in a supported or unsupported currency), or
- **making a currency exchange** (in a supported currency) in the app.

The applicable exchange rate fee will include any applicable fees for exchanging an uncommon currency or conversions when the market is closed.

## 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.

We charge a single, fixed fee for crypto conversions. This fee is 2.5% for Standard and Plus users (and 1.5% 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 crypto exchanges count towards your exchange fair usage limit if you are a Standard or Plus customer (but not if you're a Premium or Metal customer).

## 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 and Plus 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 Plus customer (but not if you're a Premium or Metal customer).

The highest rate relevant to your conversion will apply. For example, for a Metal user conversion between BTC and XAU, we will apply the fee that applies to BTC (1.5%), not the fee for XAU (0.5%).

## Revolut Pro Account

If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the Revolut Pro Account terms (which we call the "Pro Terms") and the Payment Processing Services Agreement (which we call the "Payment Processing Terms") for more information about the services these fees relate to.

### **Revolut Pro Payment Processing Fees**

If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees.

The following fees will apply (we call these the “Revolut Pro Payment Processing Fees”):

- 2.5% for online payments,
- and 1.5% for offline payments using the Card Reader.

### **Merchant Chargebacks**

If one of your customers disputes a transaction, they can raise a 'chargeback' request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, but you'll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge the chargeback request. There is more information about disputes and chargebacks in our Payment Processing Services Agreement.

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Revolut Pro account. Please see the details about chargeback fee amounts below:

AUD

30

CAD

25

CHF

20

DKK

130

EUR

15

GBP

15

HKD

150

JPY

2000

NOK

200

NZD

30

PLN

80

SEK

200

USD

20

ZAR

350

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 [here](#).