

## Personal Fees (Standard)

### Subscription

#### *Subscription fee*

- Free

### Add money

#### *Adding money*

- Free
- However, if you add money with a card that has not been issued within Japan (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

#### *Card replacement and delivery fee*

- First Revolut Card will be issued and delivered for free. Replacement Revolut Cards will be issued with 500JPY per replacement for Standard customers and 2,000JPY for Premium customers.
- Delivery Charge for Replacement Revolut Cards will cost 500JPY for standard delivery and 2,000JPY for express delivery

### Spend

#### *International ATM Withdrawals*

- Free withdrawals up to ¥25,000 per rolling month, then a fee of 2% of all

withdrawals above this.

Please note currently domestic ATM withdrawal is not available.

## Send

### *Transfers to other Revolut Users*

- Free

### *Payments to outside the Revolut App*

- We'll let you know in the Revolut app if any charges apply, before you make the transfer.

## Exchange

Whenever you make an exchange (including precious metals exchange) in the Revolut app, we'll use an exchange rate based on our market data, which is based on official exchange market rates. There is more information about our exchange rate in our [Personal Terms](#) and our bullion exchange rate in our [Precious Metals Terms](#).

The exchange rates we offer do not include any fees within the rate of exchange. Rather, we apply a separate percentage-based fee as set out below, which is also shown separately in the Revolut app whenever you make an exchange.

## **HIGH-FREQUENCY STANDARD CUSTOMERS**

Different fees apply for high-frequency standard customers. A high-frequency standard customer is someone who:

- is a standard customer (not a premium or metal user); and
- has exchanged £5,000 (or the equivalent in a different currency) in any rolling month (Standard Exchange Allowance).

For a high-frequency standard customer, a higher fee of 0.5% shall apply to any aggregate amount exchanged over the Standard Exchange Allowance. You can find your remaining Standard Exchange Allowance for the current 30 day period

displayed in the Revolut app at any time.

## **FEES DURING FOREIGN EXCHANGE MARKET HOURS**

Foreign exchange market hours are all hours except Friday 17:00 New York time to Sunday 18:00 New York time.

### **THB and UAH**

- Regular customers: 1.0%
- High-frequency standard customers: 1.5%

### **All Other Currencies**

- Regular customers: No fee
- High-frequency standard customers: 0.5%

### **Precious Metals**

- Regular customers: 1.5%
- High-frequency standard customers: 2.0%

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 fee that applies to THB (1%), not the fee for USD (0%).

## **FEES OUTSIDE FOREIGN EXCHANGE MARKET HOURS**

Outside foreign exchange market hours are Friday 17:00 New York time to Sunday 18:00 New York time.

An additional fee of 1.0% also applies on all fiat currency exchanges executed outside foreign exchange market hours as set out below. (The fees below include this additional 1.0% fee.)

For example, for a conversion between USD and THB outside foreign exchange market hours, we will apply the fee that applies to THB (1%), plus the fee for out of foreign exchange market hours FX fee (1%).

### **THB and UAH**

- Regular customers: 2.0%
- High-frequency standard customers: 2.5%

### **All Other Currencies**

- Regular customers: 1.0%
- High-frequency standard customers: 1.5%

### **Precious Metals**

- Regular customers: 1.5%
- High-frequency standard customers: 2.0%