

Subscription

Subscription fee

- 1,980JPY a month or 19,800JPY a year
- For the monthly subscription, the fee will be charged every month on the day you upgraded. For instance, if you upgraded to Metal on 10 January, the subsequent monthly fees will be charged on 10 February, 10 March, and so on for the following months. We refer to this monthly cycle as the “billing month”.

Add money

Adding money

- Free
- 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

First Revolut Metal Card

- Free.
- You may have to pay a card delivery fee and 6,000JPY for the Metal card itself if you cancel your subscription within 14 days of signing up and a Metal card has been sent.

Replacement Revolut Metal Card

- 6,000JPY per replacement
- An additional delivery charge of 2,000JPY may be incurred

Spend

ATM Withdrawals

- Free withdrawals up to 100,000JPY per billing month. Anything over the above limit is charged at 2% of the value of the amount withdrawn.
- You can find your remaining Metal ATM Withdrawal Allowance for the current billing month displayed in the Revolut app at any time.
- Please note that the ATM provider may still charge a fee to you for making an ATM withdrawal.

Metal Cashback

- Cashback will be earned at a rate of 1.0% for every eligible purchase made with any Revolut card.
- The maximum Metal Cashback you can receive in one billing month is 5,000JPY.

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.

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: 1.0%
- All Other Currencies: No Fee
- Precious Metals: 0.5%

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% 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 (1%).

- THB and UAH: 2.0%
- All Other Currencies: 1.0%
- Precious Metals: 0.5%

Downgrading

The fees for ending or downgrading your Metal subscription are set out below.

If you downgrade within 14 days

- We'll give you a full refund of your subscription, or a partial refund of your subscription depending on your usage of the Metal-exclusive features and/or services.
- If we sent a Metal Card, we'll charge you 6,000JPY for the card plus the delivery fee.

If you downgrade after 14 days but within 10 months

- If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription. We'll also charge a break fee equal to two months' subscription.
- If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee.

If you downgrade after more than 10 months

- If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee.
- If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee.

