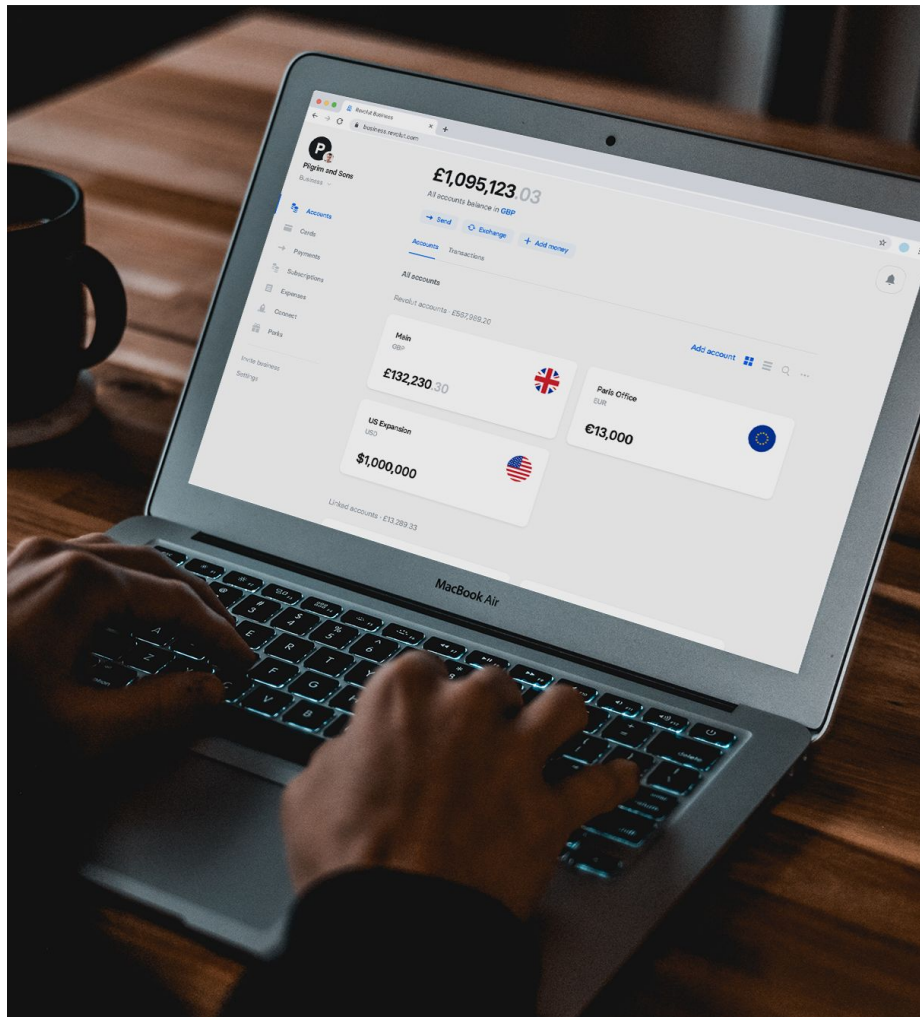
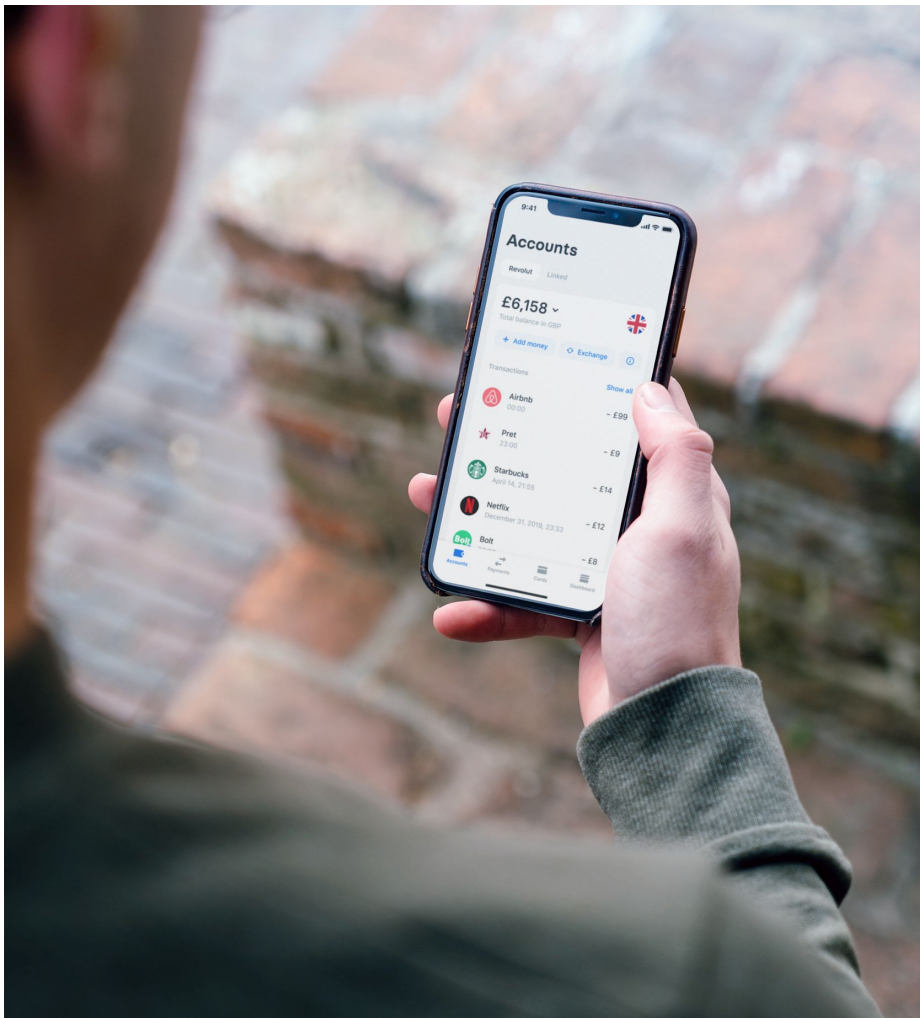


Revolut Business

Contents

- 01. Revolut Business
- 02. Key Features for global business
- 03. Prices and Plans





What is Revolut Business?

A borderless business and merchant account giving you ultimate control over your business finances

Join the most valuable European challenger bank at a \$5.5Bn valuation and more than

12m

Retail users

400k

Business users



sweatcoin



clausmatch



Market-leading FX rates

Save more when you send or receive money
compared to high street banks



FX - Spot

Benefits of Revolut Business

Save time and money with market-leading FX rates and in-app execution



Fees

No commission, no transfer fees



No mark-up*

Exchange at the interbank rate

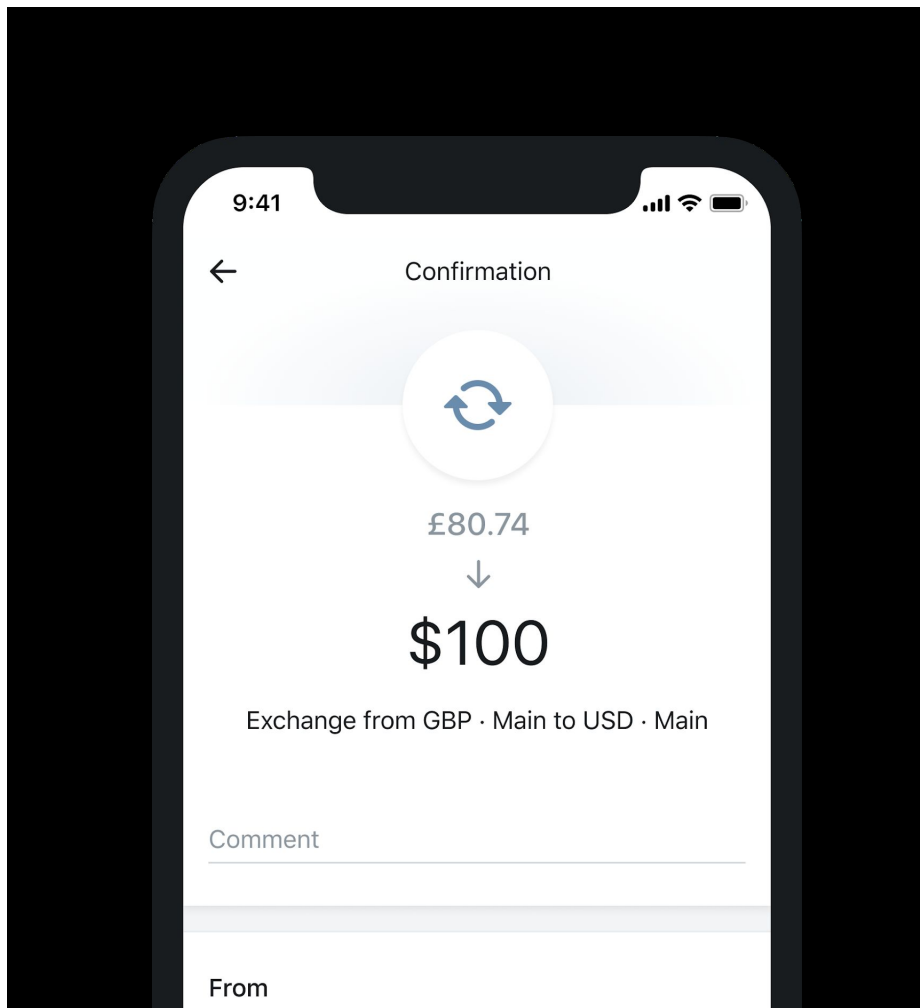


Convenient and transparent execution

See the interbank rate real time on screen and exchange within seconds

* 0.5% mark-up on weekends

Confidential – © 2020 Revolut



FX - Spot

Opaque fees & Wide spreads

Most businesses are still using high street banks for their FX needs and pay on transfer fees and wide spreads

Exchanging £1,000,000 GBP to EUR

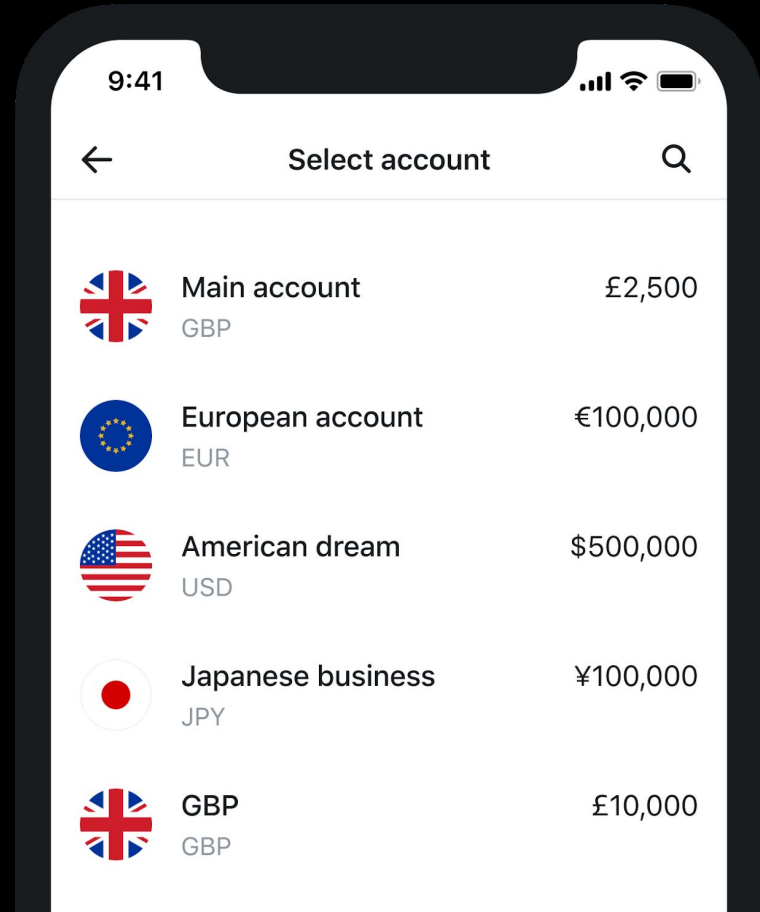
Provider	Transfer fees	FX Spread*	Exchange Rate	Total Cost	Savings
Barclays	£ 15 - £ 40	1.9%	1.092785	£ 915,108	£ 27,297
First Direct	£ 0	5%	1.058253	£ 944,954	-£ 2,549
Halifax	£ 9.50	5%	1.058253	£ 944,964	-£ 2,559
HSBC UK	£ 4 - £ 30	6.1%	1.045999	£ 956,028	-£ 13,623
Lloyds	£ 9.50	5%	1.058253	£ 944,964	-£ 2,559
Metro Bank	£ 25	5%	1.058253	£ 944,979	-£ 2,574
Nationwide	£ 20	4%	1.069392	£ 935,131	£ 7,274
NatWest	£ 22	5.1%	1.057139	£ 945,972	-£ 3,567
RBS	£ 22 - £ 30	5.2%	1.056025	£ 946,970	-£ 4,565
Santander UK	£ 25	5%	1.058253	£ 944,979	-£ 2,574
Average UK High Street Bank	£ 15	5%	1.061260	£ 942,405	£ 0
Revolut	£ 0	0%	1.113950	£ 897,706	£ 44,698

* Above the interbank rate <https://www.eurotransfer.co.uk/bank-rates/>



Built for global business

Seamless multi-currency accounts for fast and flexible payments.



Multi-currency accounts

Benefits of Revolut Business

Regain control over international transactions with multi-currency accounts and save time doing so



One account, multiple currencies

An aggregated view of all 30 currencies in the business' local currency



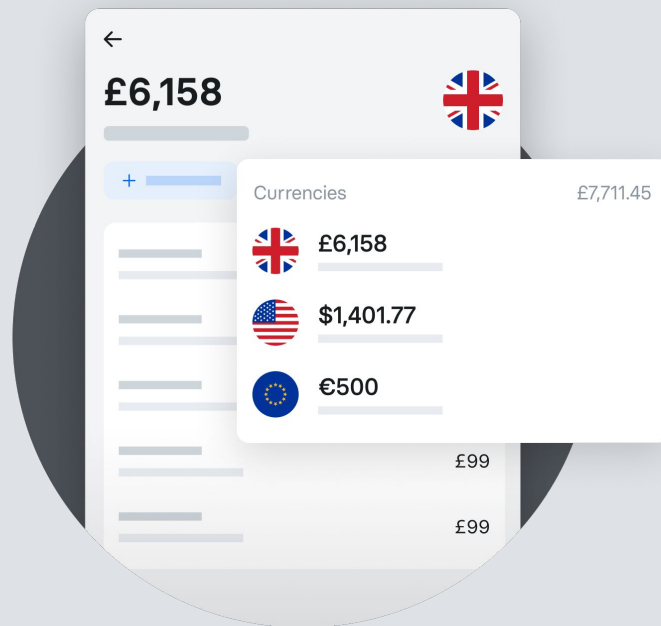
Cost-efficient FX Management

No transaction and maintenance fees. Save on FX rates and hold multiple currencies.



Unique account details

Local and international account details instantly generated, providing access to BACS, CHAPS, Faster Payments, SWIFT and SEPA payments



Multi-currency accounts

Fees and Limits

Businesses need multi-currency accounts to avoid currency conversion costs when paying and receiving foreign transactions and to hedge against FX rate fluctuations by holding multiple currencies

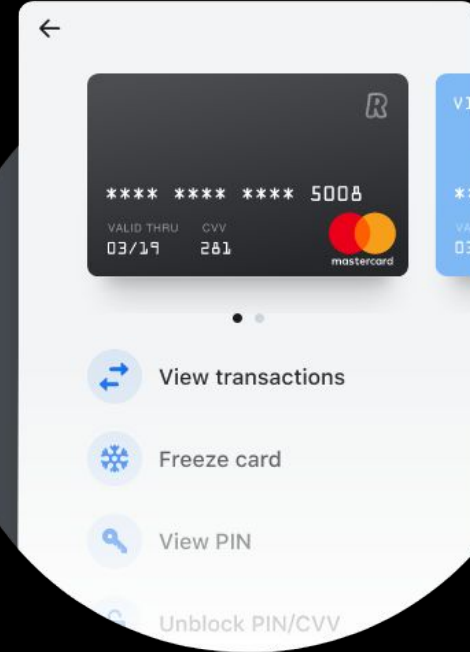
Hefty transfer and maintenance fees (£16 and £26 respectively) are levied by high street banks, with limited currency options

Provider	Transfer Fees *	Maintenance Fees*	Available currencies*
Barclays	£ 15 - £ 40	£ 0	23
HSBC UK	£ 6 - £ 52	£ 0	14
Lloyds	£ 9.50	£ 60	32
NatWest	£ 20 - £ 25	£ 72	16
Santander UK	£ 30 - £45	£ 0	2
Average UK High Street Bank	£ 16.1	£ 26.4	17
Revolut	£ 0	£ 0	30

* <http://transumo.com/multicurrency-accounts/#Europe>

Optimise spend with smart company cards

Stay in control – issue physical and virtual cards, track spending in real-time for your entire team



Expense Management

Direct Costs



Time wasted

From collecting receipts, filing and correcting reports, obtaining approval to chasing reimbursements



Margin for error

Manual filing is prone to human error and can be costly and time consuming to correct



Lost receipts

Unnecessary taxes are being paid due to employee carelessness



Expense Management

Direct Costs

18

Expense reports
per employee

20 min

Filing an
expense report

£47

Cost per
expense report

19%

Incorrect
expense reports

18 min

Fix an expense
report

£42

Cost of correcting
an expense report

=

£989.6

Average yearly cost
of expense reporting per employee



Sources: [Link](#)

Expense Management

Benefits of Revolut Business

Save time and money
by automating expense management



Manage Expenses in Real-time

Live notifications and immediate view of expenses



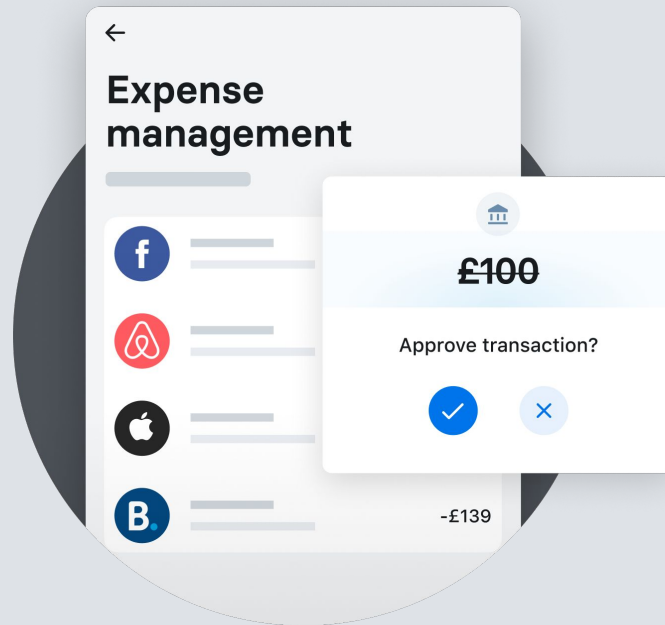
Mobile expense reporting

Attach receipts, categorise expenses, add descriptions and even tax rates, all on the mobile app



Transaction and Expense History

Easily verify and audit all team member activity



Company Cards

Transparency, Control & Security

Lack of real-time transparency, remote control and security settings may put corporate funds at risk to fraudsters or employee misuse



Delayed oversight

Limited insights due to periodic statements mean that business owners are unable to detect and act upon suspicious behaviour



Linked main account

Employees or fraudsters are able to access the funds of the account the cards are linked to



Fraudulent behaviour

Lost/stolen cards and online purchases put businesses at high risk



Company Cards

Costs

In 2019 UK businesses spent a total of £6.62bn in international business travel*, of which £1.2bn was in North America



FX costs

FX margins on payments processed in currencies other than local bank accounts will carry an average fee of 5%



Credit card costs

Fees are charged for going over limits, access to credit lines, missed repayments, inactivity and interest

Source: [Link](#)



Company Cards

Benefits of Revolut Business

Easy, safe and flexible spending, tailored for global teams



Save on travel expenses

The Interbank FX rate on every card transaction abroad



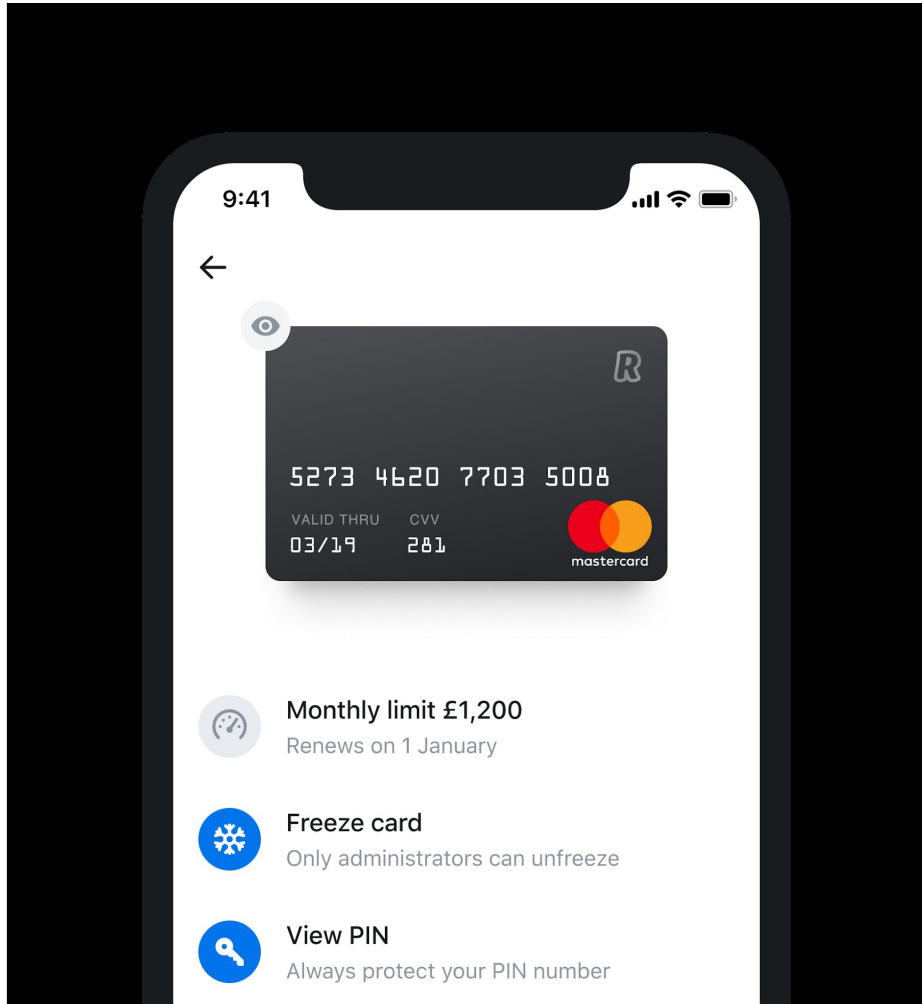
Multipurpose Company Cards

Physical and virtual cards for every situation



Full Transparency

Full access and visibility over every card transaction



Designed specifically to an SME's needs



Quick and easy sign up

Create an account online in minutes



Company Cards

Cards for global spending without the hidden fees



Automate your payments

Schedule bulk and recurring payments



Zero-stress expense management

Forget about paper receipts and enjoy automatic export into your accounting software



APIs and Integrations

Enjoy seamless integrations with popular accounting software and other tools



FX

Get the Interbank exchange rate in 150 currencies.
Perfect for multi-currency international transfers

“The fact that we can **store multiple currencies**, gives us confidence that we have a longer term business strategy when paying suppliers in China to Germany.”

Alex Stewart, Co-founder | OneNine5

What's next for your business?

Enjoy 3 months free of the Grow Plan by signing up with my referral link

Check Freelancers plans and included features at revolut.com/business/our-plans



FREE

£0/m

GROW

£25/m

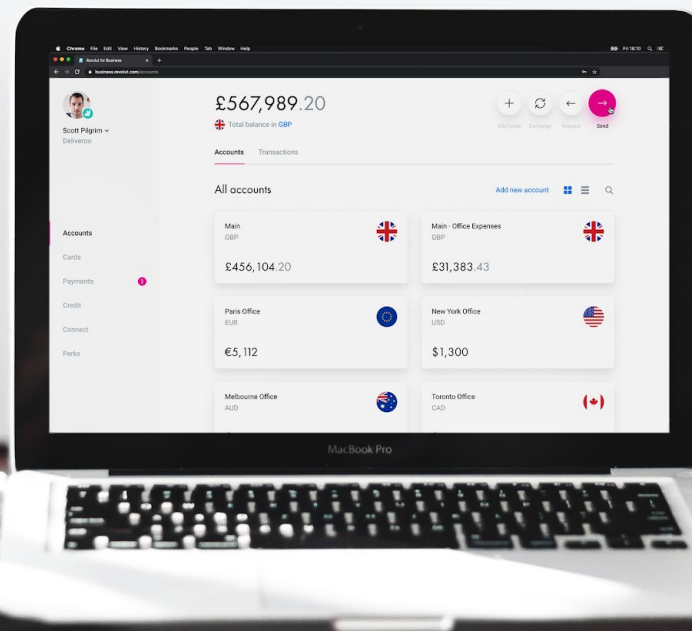
Most popular

SCALE

£100/m

ENTERPRISE

Contact us for details



Revolut Business

Thank you.

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