

# Pricing and fees

Applicable from November 13, 2023.



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Offers

# Self-Employed



	Basic	Smart	Premium
	<b>€9</b> /month paid yearly (excl. VAT)	<b>€19</b> /month paid yearly (excl. VAT)	<b>€39</b> /month paid yearly (excl. VAT)
	OR	OR	OR
	<b>€11</b> /month paid monthly (excl. VAT)	<b>€23</b> /month paid monthly (excl. VAT)	<b>€45</b> /month paid monthly (excl. VAT)
<b>Business Account &amp; Cards</b>			
<b>Accounts</b> Create sub-accounts, each with their own IBANs, to separate your budgets, activities, taxes etc.	1	2	5
<b>Physical cards</b> Customize your business Mastercards in real time: One Card (included in your plan), Plus Card or Metal X Card.			
<b>Virtual cards</b> Make online payments with virtual cards and use them in-store with Apple Pay and Google Pay.	€2/month per card	Unlimited*	Unlimited*
<b>SEPA transfers &amp; direct debits</b> Manage transfers & direct debits in the Qonto app. Transactions beyond those included in the plans will be billed at €0.40 per transfer.	30/month	60/month	100/month
<b>Instant outgoing SEPA transfers</b> The funds in your beneficiary's account within 10 seconds. Available with all transfers. Transfers beyond those included in the plans will be billed at €0.40 per transfer.	✓	✓	✓
<b>Incoming SWIFT transfers</b> Receive international payments directly into your Qonto account.	€5/transfer	€5/transfer	€5/transfer
<b>Outgoing SWIFT transfers</b> Make international payments directly from your Qonto app in 25 currencies.	1% + €5 fixed fee/transfer	0.9% + €5 fixed fee/transfer	0.8% + €5 fixed fee/transfer
<b>Cashed checks (France only)</b> Checks beyond those included in the plan will be billed at €2/check.	0	2/month	5/month

## Basic

**€9** /month  
paid yearly (excl. VAT)

OR

**€11** /month  
paid monthly (excl. VAT)

## Smart

**€19** /month  
paid yearly (excl. VAT)

OR

**€23** /month  
paid monthly (excl. VAT)

## Premium

**€39** /month  
paid yearly (excl. VAT)

OR

**€45** /month  
paid monthly (excl. VAT)

## Business Account &amp; Cards

## Bulk transfers

Combine volume transfers to make up to 400 payments at once.



## Invoice Management

**NEW**

## All-in-one invoicing tool

Create, send, track & centralize customer invoices directly from the app.



## Supplier invoice management

Import your supplier invoices to keep a close eye on due dates, pay in just a few clicks and avoid late payment penalties.



## Quotes

Create and send professional quotes to your customers, all with just a few clicks in the app.



	Basic	Smart	Premium
	<b>€9</b> /month paid yearly (excl. VAT) — OR — <b>€11</b> /month paid monthly (excl. VAT)	<b>€19</b> /month paid yearly (excl. VAT) — OR — <b>€23</b> /month paid monthly (excl. VAT)	<b>€39</b> /month paid yearly (excl. VAT) — OR — <b>€45</b> /month paid monthly (excl. VAT)
<b>Bookkeeping &amp; Reporting</b>			
<b>Accountant access</b> Simplify your accounting by granting dedicated read-only access to your accountant.		✓	✓
<b>Digitized receipts</b> Upload your receipts to the app; we'll match them automatically to the right transactions so they're digitized & legally compliant.	Digitized	Digitized & Certified	Digitized & Certified
<b>Receipts forward</b> Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.		✓	✓
<b>Custom labels</b> Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects etc.).		✓	✓
<b>Supplier management</b> Categorize your suppliers and automatically add a specific VAT rate.		✓	✓
<b>Dashboard</b> Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.	✓	Advanced	Advanced
<b>API integrations</b> Connect Qonto to your favorite tools and software to automate repetitive manual tasks.	50+	80+	80+
<b>EBICS connexions (France only)</b> Set up an EBICS connexion between Qonto and your preferred tool to manage banking, accounting or payment data all in one place.		JeDéclare	JeDéclare

## Basic

**€9** /month  
paid yearly (excl. VAT)

— OR —

**€11** /month  
paid monthly (excl. VAT)

## Smart

**€19** /month  
paid yearly (excl. VAT)

— OR —

**€23** /month  
paid monthly (excl. VAT)

## Premium

**€39** /month  
paid yearly (excl. VAT)

— OR —

**€45** /month  
paid monthly (excl. VAT)

## Customer Care

7-day-a-week support  
(24/7 in France)

By chat, phone or email



Priority support




Included in all plans	<b>Basic</b> <b>€9</b> /month paid yearly (excl. VAT) — OR — <b>€11</b> /month paid monthly (excl. VAT)	<b>Smart</b> <b>€19</b> /month paid yearly (excl. VAT) — OR — <b>€23</b> /month paid monthly (excl. VAT)	<b>Premium</b> <b>€39</b> /month paid yearly (excl. VAT) — OR — <b>€45</b> /month paid monthly (excl. VAT)
<b>Unlimited account statements</b> Unlimited transaction history and account statements that let you track business expenses across any time period.	✓	✓	✓
<b>Real-time notifications</b> Stay up to date with your expenses by receiving real-time notifications on your phone or by email after each transaction.	✓	✓	✓
<b>Country-specific IBANs</b> Fully localize your business account with a French, Italian, German or Spanish IBAN.	✓	✓	✓



Offers

# SMEs, Teams & Associations



	Essential	Business	Enterprise
	<b>€29</b> /month paid yearly (excl. VAT)	<b>€99</b> /month paid yearly (excl. VAT)	<b>€249</b> /month paid yearly (excl. VAT)
	OR	OR	OR
	<b>€34</b> /month paid monthly (excl. VAT)	<b>€119</b> /month paid monthly (excl. VAT)	<b>€299</b> /month paid monthly (excl. VAT)
<b>Business Account &amp; Cards</b>			
<b>Accounts</b> Create sub-accounts, each with their own IBANs, to separate your budgets, activities, taxes etc.	5	10	25
<b>Physical cards</b> Customize your business Mastercards in real time: One Card (included in your plan), Plus Card or Metal X Card.			
<b>Virtual cards</b> Make online payments with virtual cards and use them in-store with Apple Pay and Google Pay.	Unlimited*	Unlimited*	Unlimited*
<b>Instant Cards</b> Ideal for one-off, non-recurrent purchases, create temporary virtual cards in a few clicks.		✓	✓
<b>SEPA transfers &amp; direct debits</b> Manage transfers & direct debits in the Qonto app. Transactions beyond those included in the plans will be billed at €0.25 per transfer.	100/month	500/month	1,000/month
<b>Instant outgoing SEPA transfers</b> The funds in your beneficiary's account within 10 seconds. Available with all transfers. Transfers beyond those included in the plans will be billed at €0.25 per transfer.	✓	✓	✓
<b>Incoming SWIFT transfers</b> Receive international payments directly into your Qonto account.	€5/transfer	€5/transfer	€5/transfer
<b>Outgoing SWIFT transfers</b> Make international payments directly from your Qonto app in 25 currencies.	1% + €5 fixed fee/transfer	0.75% + €5 fixed fee/transfer	0.5% + €5 fixed fee/transfer

	Essential	Business	Enterprise
<b>Business Account &amp; Cards</b>	<b>€29</b> /month paid yearly (excl. VAT) — OR — <b>€34</b> /month paid monthly (excl. VAT)	<b>€99</b> /month paid yearly (excl. VAT) — OR — <b>€119</b> /month paid monthly (excl. VAT)	<b>€249</b> /month paid yearly (excl. VAT) — OR — <b>€299</b> /month paid monthly (excl. VAT)
<b>Cashed checks (France only)</b> Checks beyond those included in the plan will be billed at €2/check.	3/month	10/month	15/month
<b>Invoice Management</b>			
<b>NEW</b> <b>All-in-one invoicing tool</b> Create, send, track & centralize customer invoices directly from the app.	✓	✓	✓
<b>Supplier invoice management</b> Import your supplier invoices to keep a close eye on due dates. Pay in just a few clicks and avoid late payment penalties.	✓	✓	✓
<b>Quotes</b> Create and send professional quotes to your customers, all with just a few clicks in the app.	✓	✓	✓

	Essential	Business	Enterprise
	<b>€29</b> /month paid yearly (excl. VAT)	<b>€99</b> /month paid yearly (excl. VAT)	<b>€249</b> /month paid yearly (excl. VAT)
	— OR —	— OR —	— OR —
	<b>€34</b> /month paid monthly (excl. VAT)	<b>€119</b> /month paid monthly (excl. VAT)	<b>€299</b> /month paid monthly (excl. VAT)
<b>Expense &amp; Spend Management</b>			
<b>Team access</b> Delegate tasks by granting access to your team. Users beyond those included in the plan will be billed at €5 per month per user.	2 users	10 users	30 users
<b>NEW</b> <b>Spending categories</b> Authorize your team's card expenses only for specific spending categories (food, transport, equipment, stationery...).	✓	✓	✓
<b>Custom permissions &amp; Manager role</b> Customize managers' permissions for spend independence that you control.		✓	✓
<b>Card &amp; transfer request approval</b> Approve your team's card and transfer requests in one click.		✓	✓
<b>NEW</b> <b>Expense report</b> Keep all your expense requests in one platform, track and approve in a click for faster reimbursements.		✓	✓
<b>NEW</b> <b>Team budgets</b> Set budgets for each team by creating dedicated accounts to promote autonomy and keep control.		✓	✓
<b>Bulk transfers</b> Combine volume transfers such as salaries or invoices to make up to 400 payments at once	✓	✓	✓

	Essential	Business	Enterprise
	<b>€29</b> /month paid yearly (excl. VAT)	<b>€99</b> /month paid yearly (excl. VAT)	<b>€249</b> /month paid yearly (excl. VAT)
	OR	OR	OR
	<b>€34</b> /month paid monthly (excl. VAT)	<b>€119</b> /month paid monthly (excl. VAT)	<b>€299</b> /month paid monthly (excl. VAT)
<b>Bookkeeping &amp; Reporting</b>			
<b>Accountant access</b> Simplify your accounting by granting dedicated read-only access to your accountant.	✓	✓	✓
<b>Digitized &amp; Certified receipts</b> Upload your receipts to the app; we'll match them automatically to the right transactions so they're digitized & legally compliant.	✓	✓	✓
<b>Receipts forward</b> Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.	✓	✓	✓
<b>Custom labels</b> Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects etc.).	✓	✓	✓
<b>Supplier management</b> Categorize your suppliers and automatically add a specific VAT rate.	✓	✓	✓
<b>Dashboard</b> Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.	✓	Advanced	Advanced
<b>API integrations</b> Connect Qonto to your favorite tools and software to automate repetitive manual tasks.	80+	80+	80+
<b>EBICS connexions (France only)</b> Set up an EBICS connexion between Qonto and your preferred tool to manage banking, accounting or payment data all in one place.	JeDéclare	JeDéclare + 1 ERP/TMS connexion	JeDéclare + 3 ERP/TMS connexions

	Essential	Business	Enterprise
	<b>€29</b> /month paid yearly (excl. VAT) — OR — <b>€34</b> /month paid monthly (excl. VAT)	<b>€99</b> /month paid yearly (excl. VAT) — OR — <b>€119</b> /month paid monthly (excl. VAT)	<b>€249</b> /month paid yearly (excl. VAT) — OR — <b>€299</b> /month paid monthly (excl. VAT)
<b>Customer Care</b> 7-day-a-week support (24/7 in France) By chat, phone or email	✓	Priority support	Priority support
<b>Key Account Manager</b> Your own dedicated personal advisor to set you up for success from Day 1.		✓	✓

	Essential	Business	Enterprise
	<b>€29</b> /month paid yearly (excl. VAT)	<b>€99</b> /month paid yearly (excl. VAT)	<b>€249</b> /month paid yearly (excl. VAT)
	— OR —	— OR —	— OR —
	<b>€34</b> /month paid monthly (excl. VAT)	<b>€119</b> /month paid monthly (excl. VAT)	<b>€299</b> /month paid monthly (excl. VAT)
<b>Customer Care</b>			
<b>Unlimited account statements</b> Unlimited transaction history and account statements that let you track business expenses across any time period.	✓	✓	✓
<b>Real-time notifications</b> Stay up to date with your expenses by receiving real-time notifications on your phone or by email after each transaction.	✓	✓	✓
<b>Country-specific IBANs</b> Fully localize your business account with a French, Italian, German or Spanish IBAN.	✓	✓	✓

Offers

# Company Creators





# Major savings with our annual creator packs

Includes capital deposit. Annual creator packs available in France and Spain.

Pricing referenced below applies to companies created in France.



## Basic Pack

**€169** for Year 1 (excl. VAT)\*

€201 - save €32

Pack includes capital deposit fee:

- ✓ French and Spanish legal forms
- ✓ Deposit in cash or in kind
- ✓ No deposit limit
- ✓ Fast: get your deposit certificate within 72h
- ✓ Your own dedicated personal advisors to guide you from Day 1



## Smart Pack

**€289** for Year 1 (excl. VAT)\*

€345 - save €56

Pack includes capital deposit fee:

- ✓ French and Spanish legal forms
- ✓ Deposit in cash or in kind
- ✓ No deposit limit
- ✓ Fast: get your deposit certificate within 72h
- ✓ Your own dedicated personal advisors to guide you from Day 1



## Essential Pack

**€399** for Year 1 (excl. VAT)\*

€489 - save €90

Pack includes capital deposit fee:

- ✓ French and Spanish legal forms
- ✓ Deposit in cash or in kind
- ✓ No deposit limit
- ✓ Fast: get your deposit certificate within 72h
- ✓ Your own dedicated personal advisors to guide you from Day 1

## Monthly plans with no commitment

Make your capital deposit in one payment. Then pay monthly for the plan that fits your business.

### Basic

**€11** excl. VAT/month

+ €69 capital deposit fee

### Smart




**€23** excl. VAT/month

+ €69 capital deposit fee

### Essential

**€35** excl. VAT/month

+ €69 capital deposit fee

	Basic	Smart	Essential
<b>Business Account &amp; Cards</b>	<b>€9</b> /month paid yearly (excl. VAT) — OR — <b>€11</b> /month paid monthly (excl. VAT)	<b>€19</b> /month paid yearly (excl. VAT) — OR — <b>€23</b> /month paid monthly (excl. VAT)	<b>€29</b> /month paid yearly (excl. VAT) — OR — <b>€34</b> /month paid monthly (excl. VAT)
<b>Accounts</b> Create sub-accounts, each with their own IBANs, to separate your budgets, activities, taxes etc.	1	2	5
<b>Physical cards</b> Customize your business Mastercards in real time: One Card (included in your plan), Plus Card or Metal X Card.			
<b>Virtual cards</b> Make online payments with virtual cards and use them in-store with Apple Pay and Google Pay.	€2/month per card	Unlimited*	Unlimited*
<b>SEPA transfers &amp; direct debits</b> Manage transfers & direct debits in the Qonto app. Transactions beyond those included in the plans will be billed at €0.40 per transfer.	30/month	60/month	100/month
<b>Instant outgoing SEPA transfers</b> The funds in your beneficiary's account within 10 seconds. Available with all transfers. Transfers beyond those included in the plans will be billed at €0.40 per transfer.	✓	✓	✓
<b>Incoming SWIFT transfers</b> Receive international payments directly into your Qonto account.	€5/transfer	€5/transfer	€5/transfer
<b>Outgoing SWIFT transfers</b> Make international payments directly from your Qonto app in 25 currencies.	1% + €5 fixed fee/transfer	0.9% + €5 fixed fee/transfer	1% + €5 fixed fee/transfer
<b>Cashed checks (France only)</b> Checks beyond those included in the plan will be charged at €2/check.	0	2/month	3/month

	Basic	Smart	Essential
	<b>€9</b> /month paid yearly (excl. VAT)	<b>€19</b> /month paid yearly (excl. VAT)	<b>€29</b> /month paid yearly (excl. VAT)
	OR	OR	OR
	<b>€11</b> /month paid monthly (excl. VAT)	<b>€23</b> /month paid monthly (excl. VAT)	<b>€34</b> /month paid monthly (excl. VAT)
<b>Invoice management</b>			
<b>NEW</b> <b>All-in-one invoicing tool</b> Create, send, track & centralize customer invoices directly from the app.		✓	✓
<b>Supplier invoice management</b> Import your supplier invoices to keep a close eye on due dates, pay in just a few clicks and avoid late payment penalties.	✓	✓	✓
<b>Quotes</b> Create and send professional quotes to your customers, all with just a few clicks in the app.		✓	✓

	Basic	Smart	Essential
	<b>€9</b> /month paid yearly (excl. VAT)	<b>€19</b> /month paid yearly (excl. VAT)	<b>€29</b> /month paid yearly (excl. VAT)
	OR	OR	OR
	<b>€11</b> /month paid monthly (excl. VAT)	<b>€23</b> /month paid monthly (excl. VAT)	<b>€34</b> /month paid monthly (excl. VAT)
<b>Bookkeeping &amp; Reporting</b>			
<b>Accountant access</b> Simplify your accounting by granting dedicated read-only access to your accountant.		✓	✓
<b>Digitized receipts</b> Upload your receipts to the app; we'll match them automatically to the right transactions so they're digitized & legally compliant.	Digitized	Digitized & Certified	Digitized & Certified
<b>Receipts forward</b> Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.		✓	✓
<b>Custom labels</b> Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects etc.).		✓	✓
<b>Supplier management</b> Categorize your suppliers and automatically add a specific VAT rate.		✓	✓
<b>Dashboard</b> Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.	✓	Advanced	Advanced
<b>API integrations</b> Connect Qonto to your favorite tools and software to automate repetitive manual tasks.	50+	80+	80+
<b>EBICS connexions (France only)</b> Set up an EBICS connexion between Qonto and your preferred tool to manage banking, accounting or payment data all in one place.		JeDéclare	JeDéclare


	Basic	Smart	Essential
	<p><b>€9</b> /month paid yearly (excl. VAT)</p> <p>— OR —</p> <p><b>€11</b> /month paid monthly (excl. VAT)</p>	<p><b>€19</b> /month paid yearly (excl. VAT)</p> <p>— OR —</p> <p><b>€23</b> /month paid monthly (excl. VAT)</p>	<p><b>€29</b> /month paid yearly (excl. VAT)</p> <p>— OR —</p> <p><b>€34</b> /month paid monthly (excl. VAT)</p>
<p><b>Customer Care</b></p> <p>7-day-a-week support (24/7 in France)</p> <p>By chat, phone or email</p>	✓	✓	Priority support

	Basic	Smart	Essential
	<b>€9</b> /month paid yearly (excl. VAT) — OR — <b>€11</b> /month paid monthly (excl. VAT)	<b>€19</b> /month paid yearly (excl. VAT) — OR — <b>€23</b> /month paid monthly (excl. VAT)	<b>€29</b> /month paid yearly (excl. VAT) — OR — <b>€34</b> /month paid monthly (excl. VAT)
<b>Included in all plans</b>			
<b>Unlimited account statements</b> Unlimited transaction history and account statements that let you track business expenses across any time period.	✓	✓	✓
<b>Real-time notifications</b> Stay up to date with your expenses by receiving real-time notifications on your phone or by email after each transaction.	✓	✓	✓
<b>Country-specific IBANs</b> Fully localize your business account with a French, Italian, German or Spanish IBAN.	✓	✓	✓




Payment methods




# Cards



Cards	One 	Plus 	X Metal 
<b>Monthly fee</b> For cards not included in the subscription	€5 (excl. VAT)	€8 (excl. VAT)	€20 (excl. VAT)
<b>Card payment limits</b> Per calendar month	€20,000	€40,000	€200,000
<b>ATM withdrawal limits</b> Per calendar month	€1,000	€2,000	€3,000
<b>ATM withdrawal limits</b> Per day	€500	€1,000	€2,000
<b>ATM withdrawals included</b> Then €2 excl. VAT per withdrawal*	0	5/month	Unlimited
<b>Foreign exchange commission on non-euro card payments</b> Per transaction	2%	1%	Free
<b>Personal assistant</b> A concierge who answers your requests 7 days a week			✓
<b>Additional card printing and delivery fee</b>	€6 (excl. VAT)	€6 (excl. VAT)	€6 (excl. VAT)
<b>Insurance coverage</b>	Fraudulent payments	Advanced coverage	Premium coverage
<b>Airport lounge access</b>			✓



	One	Plus	X Metal
<b>Travel insurance</b>			
Trip cancellation coverage	Not included	Not included	€5,000 per year
Flight and train delays	Not included	€800 per delay	€800 per delay
Luggage & personal belongings (theft, loss, damage)	Not included	€1,000 per incident	€1,000 per incident
Rented vehicle damage cover	Not included	Not included	€5,000 per year
<b>Travel medical expenses</b>			
Medical expenses abroad	Not included	€155,000 per year, per person & per incident	€155,000 per year, per person & per incident
Assistance and repatriation	Not included	Included	Included
Visit to a close relative in case of hospitalization	Not included	€3,250 per hospitalization	€3,250 per hospitalization

	One	Plus	X Metal
<b>Purchase protection</b>			
Purchase coverage (in case of damage or theft)	Not included	€2,500 per year, €1,250 max./item (valid 365 days max. after purchase)	€2,500 per year, €1,250 max./item (valid 365 days max. after purchase)
Mobile phone purchase coverage	Not included	Not included	✓
<b>Online fraud protection</b>			
Fraudulent use of card	€1,500 per year	€3,000 per year	€3,000 per year
Phishing	Not included	€1,000 per year	€1,000 per year
<b>Design</b>			
Material	Recycled plastic	Recycled plastic	Metal
Color	1	3 options	1
Card details	Printed	Embossed or printed	Printed

Other

# Special operations



# What are special operations?

## Confirmation letter

This is a regulatory document that companies may need annually in the event of an auditor's intervention. Please note that Qonto will not charge you any additional fees for requesting a confirmation letter.

## Management of irregularities

An irregularity occurs when the tax administration or a creditor through a legal authority demands reimbursement of an unpaid debt. As a payment institution, we are required to take the steps to reimburse your debt: this is what we call a seizure of bank accounts.

France and Italy only:

- In cases of a Third Party Debtor Notice (in France: Avis à Tiers Détenteur or ATD; in Italy: Pignoramento presso l'Agenzia delle Entrate), we will apply a fee of 10% of the amount demanded by the creditor, to a maximum of €100 including tax.
- In cases of Attribution Seizure (in France: Saisie d'Attribution; in Italy: Pignoramento presso terzi), we will apply a fixed fee of €100 including tax per seizure operation.

Germany and Spain only:

- We do not apply fees for the treatment of seizures.

## Capital increase (France only)

- Capital increase of less than €1.2 million with a maximum of 15 shareholders and with the funds coming exclusively from French bank accounts: **€150 excl. VAT**.

- Capital increase of less than €1.2 million with a maximum of 15 shareholders and with the funds coming, in whole or in part, from bank accounts outside of France: **€250 excl. VAT**.

- Capital increase of between €1.2 million and €5 million, and/or with between 15 and 30 shareholders, and/or with the funds coming, in whole or in part, from bank accounts outside of France: **€300 excl. VAT**.

A capital increase enables the creation of new shares, which can then be purchased by one of the current shareholders or by a new shareholder.

# Ready to try Qonto?

Visit [www.qonto.com](http://www.qonto.com)

