

Qonto

Pricing and Fees

Payment Account and Payment Services

V.1 created on 1 August 2024

Applicable for Portugal, Belgium, Austria and the Netherlands



About Qonto

- **Name:** OLINDA SAS
- **Trade name:** Qonto
- **Registered and administrative office:** 18 rue de Navarin, 75009 Paris, France
- **Paris business registration number (Siren - RCS Paris):** 819 489 626
- **Website:** <https://qonto.com>
- **Email:** support@qonto.com

Qonto (trading name of OLINDA SAS) is a French payment institution, registered in the Registre des agents financiers under license number 1958 and subject to supervision by the Autorité de Contrôle Prudentiel et de Résolution (ACPR).

Qonto operates under the freedom to provide services in Portugal, Belgium, the Netherlands and Austria with FR or DE IBANs.

Following the free trial period, Qonto accounts have Subscription Fees (monthly or annual), the amount of which varies depending on the Plan chosen by the Client among those available.

Self-Employed Offers (Solutions for Freelancers and Micro)

	Basic	Smart	Premium
Business Account & Payment Services			
Monthly fee	11€ / month (excl. tax ¹)	23€ / month (excl. tax)	45€ / month (excl. tax)
Annual fee	9€ / month (excl. tax)	19€ / month (excl. tax)	39€ / month (excl. tax)
Accounts <i>Create sub-accounts, each with their own IBANS, to separate your budgets, activities, taxes etc</i>	1	2	5
Physical cards (One) <i>Customize your business Mastercards in real time: One Card (included in your plan), Plus Card or Metal X Card.</i>	1	1	1
Virtual cards <i>Online payments with virtual cards and use them in-store.</i>	0 <i>Not included in the plans and will be billed at 2€ / month per card</i>	Unlimited	Unlimited
SEPA transfers² & direct debits <i>Manage transfers & direct debits in the Qonto app. Transactions beyond those included in the plans will be billed at 0.40€ per transfer. Collect one-off and recurring direct debits directly in Qonto.</i>	30/month <i>transaction beyond those included in the plan will be billed at 0,40€ / additional transfer</i>	60/month <i>transaction beyond those included in the plan will be billed at 0,40€ / additional transfer</i>	100/month <i>transaction beyond those included in the plan will be billed at 0,40€ / additional transfer</i>
Bulk Transfers (XML) <i>Combine volume transfers such as salaries or invoices to make up to 400 payments at once.</i>	✓	✓	✓

¹ refers to any applicable local tax, which may vary depending on the country of origin.

² Applies to incoming and outgoing transfers, ordinary and instant.

International Operations ³			
SWIFT transfers (IN) ⁴	5€ / transfer received (excl. tax)	5€ / transfer received (excl. tax)	5€ / transfer received (excl. tax)
International transfers (OUT) <i>Standard currencies: USD⁵ - GBP - CHF</i>	0.8% / transfer (min. 5€ excl. tax)	0.8% / transfer (min. 5€ excl. taxes)	0.56% / transfer (min. 5€ excl. tax)
International transfers (OUT) <i>Non-standard currencies</i>	1.8% / transfer (min. 5€ excl. tax)	1.8% / transfer (min. 5€ excl. tax)	1.56% / transfer (min. 5€ excl. tax)

³ **It should be noted** that the cost items reported for outgoing Swift transfers do not include any additional fees that the beneficiary's financial intermediaries may charge as a result of an anomaly (e.g. missing, incomplete, erroneous information accompanying the funds transfer or closed beneficiary account). For more information, the Client may contact customer service (support@qonto.com) and/or carefully read the "Special Operations" section.

⁴ In addition, the Client's attention is drawn to any of the fixed fees that banks and financial intermediaries, responsible for sending the transfer to the Client's Qonto account, may charge for the amount of the transfer. Qonto has no control over these fees. For further clarification regarding the economic conditions of incoming Swift transfers, the Client may refer to the FAQ available on the [website](#).

⁵ Only for SWIFT transfers of type SHA and OUR in USD: additional fixed fees of 5€ and 15€.

Ancillary Services			
<u>Electronic Invoicing Services</u> <ul style="list-style-type: none"> • Accounts Receivable⁶ • Accounts Payable⁷ 	Only payment processing with OCR	✓	✓
<u>Bookkeeping & Reporting:</u> <ul style="list-style-type: none"> • Accountant Access • Digital & certified receipts • Forwarding receipts • Customized labels • Supplier management • Dashboard • API Integration 	Only digitized receipt - API integration and Dashboard	✓	✓
Aggregation of external accounts	✓	✓	✓
Customer service (7 days out of 7)	✓	✓	✓ (priority support)

⁶ The offering includes issuing customized invoices and quotes, sending invoices, monitoring, automatic tracking and archiving of invoices.

⁷ The offering includes automatic invoice import, collection, and payment processing with OCR, invoice tracking and invoice payment.

Team Plan (Solutions for SMEs, Teams & Associations)

	Essential	Business	Enterprise
Payment Account & Payment services			
Monthly fee	34€ / month <i>(excl. tax)</i>	119€ / month <i>(excl. tax)</i>	299€ / month <i>(excl. tax)</i>
Annual fee	29€ / month <i>(excl. tax)</i>	99€ / month <i>(excl. tax)</i>	249€ / month <i>(excl. tax)</i>
Accounts <i>Create sub-accounts, each with their own IBANS, to separate your budgets, activities, taxes etc.</i>	5	10	25
Physical cards (One) <i>Customize your business Mastercards in real time: One Card (included in your plan), Plus Card or Metal X Card.</i>	2	10	30
Virtual cards <i>Online payments with virtual cards and use them in-store.</i>	Unlimited	Unlimited	Unlimited
Instant Cards <i>Ideal for one-off, non-recurrent purchases, create temporary virtual cards in a few clicks.</i>	-	✓	✓
SEPA transfers⁸ & direct debits <i>Manage transfers & direct debits in the Qonto app. Transactions beyond those included in the plans will be billed at €0.25 per transfer. Collect one-off and recurring direct debits directly in Qonto.</i>	100 <i>transaction beyond those included in the plan will be billed at 0,25€ / additional transfer</i>	500 <i>transaction beyond those included in the plan will be billed at 0,25€ / additional transfer</i>	1000 <i>transaction beyond those included in the plan will be billed at 0,25€ / additional transfer</i>
Bulk transfers <i>Combine volume transfers such as salaries or invoices to make up to 400 payments at once.</i>	✓	✓	✓

⁸ Applies to both instant and regular incoming and outgoing transfers.

International Operations ⁹			
SWIFT transfers (IN) ¹⁰	5€ / transfer received (excl. tax)	5€ / transfer received (excl. tax)	5€ / transfer received (excl. tax)
International transfers (OUT) <i>Standard currencies: USD¹¹ - GBP - CHF</i>	0.56% / transfer (min. 5€ excl. tax)	0.56% / transfer (min. 5€ excl. tax)	0.56% / transfer (min. 5€ excl. tax)
International transfers (OUT) <i>Non-standard currencies</i>	1.56% / transfer (min. 5€ excl. tax)	1.56% / transfer (min. 5€ excl. tax)	1.56% / transfer (min. 5€ excl. tax)

Ancillary Services			
<u>Electronic billing services:</u> ● Accounts Receivable ¹² ● Accounts Payable ¹³	✓	✓	✓
<u>Bookkeeping & Reporting:</u> ● Accountant Access ● Digital and certified receipts ● Forwarding receipts ● Customized labels ● Supplier management ● Dashboard ● API Integration	✓	✓	✓
Aggregation of external accounts	✓	✓	✓
Customer Care <i>Support 7 days a week</i>	✓	✓	✓

⁹ It should be noted that the cost items reported for outgoing Swift transfers do not include any additional fees that the beneficiary's financial intermediaries may charge as a result of an anomaly (e.g., missing, incomplete, erroneous information accompanying the funds transfer or closed beneficiary account). For more information, the Client may contact customer service (support@qonto.com).

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¹³ The offering includes automatic invoice import, collection, and payment processing, invoice tracking and invoice payment.

Team and expense management

Team accesses <i>Delegate tasks by granting access to your team. Users beyond those included in the plan will be billed at 5€ per month per user.</i>	2	10	30
Cost of each team member not included	5€ / month	5€ / month	5€ / month
Spending categories <i>Authorize your team's card expenses only for specific spending categories (food, transport, equipment, stationery...).</i>	✓	✓	✓
Custom permissions & Manager role <i>Customize managers' permissions for spend independence that you control.</i>	-	✓	✓
Card & transfer request approval <i>Approve your team's card and transfer requests in one click.</i>	-	✓	✓
Expense Reports <i>Keep all your expense requests in one platform, track and approve in a click for faster reimbursements.</i>	✓	✓	✓
Team budgets <i>Set budgets for each team by creating dedicated accounts to promote autonomy and keep control.</i>	-	✓	✓

Payment Cards

(Terms applicable to all plans)

	One	Plus	X (Metal)
Rates and Limits			
Monthly Rate <i>For Cards not included Plan</i>	5€ (excl. tax)	8€ ¹⁴ (excl. tax)	20€ (excl. tax)
Card Payment limits <i>Per calendar month</i>	20.000€ / card	40.000€ / card	200.000€ / card
ATM withdrawal limits <i>Per calendar month</i>	1.000€ / card	2.000€ / card	3.000€ / card
ATM withdrawals included <i>then 2€ / withdrawal</i>	0	5/month	Unlimited
Card replacement cost¹⁵	6€ (excl. tax)	6€ (excl. tax)	6€ (excl. tax)
Extra EU exchange commission <i>Per transaction</i>	2%	1%	0%

¹⁴ Applicable to cards issued after November 13, 2023. Cards issued before that date are subject to the price of 6€/month per card until renewal.

¹⁵ In case of replacement of a lost, stolen, or fraudulently used card. These fees will not be charged if a defective card is to be replaced or if the card is lost during shipment.

Insurance Coverage			
Insurance	Fraudulent Payments	Advanced Coverage	Premium Coverage
Travel Insurance			
Trip cancellation	-	-	5.000€ per year
Flight and train delays	-	800€ per incident	800€ per incident
Luggage & personal belongings	-	1.000€ per incident	1.000€ per incident
Rented vehicle damage cover	-	-	5.000€ per year
Travel medical expenses			
Medical expenses abroad	-	155.000€ per year, per beneficiary, and per incident	155.000€ per year, per beneficiary, and per incident
Assistance and repatriation	-	✓	✓
Visit to a close relative in case of hospitalization	-	3.250€ per hospitalization	3.250€ per hospitalization

Online Fraud & Purchase Coverage

Purchase coverage <i>Damaged or stolen items</i>	-	2.500€ per year or 1,250€ per purchase	2.500€ per year or 1,250€ per purchase
Smartphone purchase coverage	-	-	✓
Fraudulent use of card	1.500€ per year	3.000€ per year	3.000€ per year
Phishing <i>fraudulent site</i>	Not included	1.000€ per year	1.000€ per year

Other Special Fees (applicable to all plans)

Special Operations			
Management of Irregularities (including seizure from Authority) ¹⁶	100€ (incl. tax)	100€ (incl. tax)	100€ (incl. tax)

¹⁶ In the event that the account is opened in violation of this Agreement or any legal or regulatory provision.

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