

Pricing and fees

Applicable from April 3, 2023.



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Offers

Self-Employed



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

Basic

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OR

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Smart

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OR

€23 /month
paid monthly (excl. VAT)

Premium

€39 /month
paid yearly (excl. VAT)

OR

€45 /month
paid monthly (excl. VAT)

Business Account & 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.



	Basic	Smart	Premium
	€9 /month paid yearly (excl. VAT)	€19 /month paid yearly (excl. VAT)	€39 /month paid yearly (excl. VAT)
	OR	OR	OR
	€11 /month paid monthly (excl. VAT)	€23 /month paid monthly (excl. VAT)	€45 /month paid monthly (excl. VAT)
Bookkeeping & Reporting			
Accountant access Simplify your accounting by granting dedicated read-only access to your accountant.	✓	✓	✓
Digitized receipts 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
Receipts forward Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.		✓	✓
Custom labels Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects etc.).		✓	✓
Supplier management Categorize your suppliers and automatically add a specific VAT rate.		✓	✓
Dashboard Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.	✓	Advanced	Advanced
Connect (80+ integrations) Integrate your everyday apps and accounting software to your Qonto account (Dropbox, Tiime, Pennylane, QuickBooks, Stripe, Google Drive, DATEV...).	✓	ConnectPlus	ConnectPlus
Fast API connectivity Everything you need to automate your business, from API to data retrieval & payment execution.	✓	✓	✓

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OR

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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	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)
Unlimited account statements Unlimited transaction history and account statements that let you track business expenses across any time period.	✓	✓	✓
Real-time notifications Stay up to date with your expenses by receiving real-time notifications on your phone or by email after each transaction.	✓	✓	✓
Country-specific IBANs Fully localize your business account with a French, Italian, German or Spanish IBAN.	✓	✓	✓

Offers

SMEs, Teams & Associations



	Essential	Business	Enterprise
	€29 /month paid yearly (excl. VAT)	€99 /month paid yearly (excl. VAT)	€249 /month paid yearly (excl. VAT)
	OR	OR	OR
	€34 /month paid monthly (excl. VAT)	€119 /month paid monthly (excl. VAT)	€299 /month paid monthly (excl. VAT)
Business Account & Cards			
Accounts Create sub-accounts, each with their own IBANs, to separate your budgets, activities, taxes etc.	5	10	25
Physical cards Customize your business Mastercards in real time: One Card (included in your plan), Plus Card or Metal X Card.			
Virtual cards Make online payments with virtual cards and use them in-store with Apple Pay and Google Pay.	Unlimited	Unlimited	Unlimited
Instant Cards Ideal for one-off, non-recurrent purchases, create temporary virtual cards in a few clicks.		✓	✓
SEPA transfers & direct debits 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
Instant outgoing SEPA transfers 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.	✓	✓	✓
Incoming SWIFT transfers Receive international payments directly into your Qonto account.	€5/transfer	€5/transfer	€5/transfer
Outgoing SWIFT transfers Make international payments directly from your Qonto app in 17 currencies.	1% + €5 fixed fee/transfer	0.75% + €5 fixed fee/transfer	0.5% + €5 fixed fee/transfer

	Essential	Business	Enterprise
	€29 /month paid yearly (excl. VAT)	€99 /month paid yearly (excl. VAT)	€249 /month paid yearly (excl. VAT)
	— OR —	— OR —	— OR —
	€34 /month paid monthly (excl. VAT)	€119 /month paid monthly (excl. VAT)	€299 /month paid monthly (excl. VAT)
Business Account & Cards			
Cashed checks (France only) Checks beyond those included in the plan will be billed at €2/check.	3/month	10/month	15/month
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.	✓	✓	✓

	Essential	Business	Enterprise
	€29 /month paid yearly (excl. VAT)	€99 /month paid yearly (excl. VAT)	€249 /month paid yearly (excl. VAT)
	OR	OR	OR
	€34 /month paid monthly (excl. VAT)	€119 /month paid monthly (excl. VAT)	€299 /month paid monthly (excl. VAT)
Expense & Spend Management			
Team access 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	5 users	15 users
NEW Spending categories Authorize your team's card expenses only for specific spending categories (food, transport, equipment, stationery...).	✓	✓	✓
Custom permissions & Manager role Customize managers' permissions for spend independence that you control.		✓	✓
Card & transfer request approval Approve your team's card and transfer requests in one click.		✓	✓
NEW Expense report Keep all your expense requests in one platform, track and approve in a click for faster reimbursements.		✓	✓
SOON Team budgets Set budgets for each team by creating dedicated accounts to promote autonomy and keep control.		✓	✓
Bulk transfers Combine volume transfers such as salaries or invoices to make up to 400 payments at once	✓	✓	✓

	Essential	Business	Enterprise
	€29 /month paid yearly (excl. VAT)	€99 /month paid yearly (excl. VAT)	€249 /month paid yearly (excl. VAT)
	OR	OR	OR
	€34 /month paid monthly (excl. VAT)	€119 /month paid monthly (excl. VAT)	€299 /month paid monthly (excl. VAT)
Bookkeeping & Reporting			
Accountant access Simplify your accounting by granting dedicated read-only access to your accountant.	✓	✓	✓
Digitized & Certified receipts Upload your receipts to the app; we'll match them automatically to the right transactions so they're digitized & legally compliant.	✓	✓	✓
Receipts forward Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.	✓	✓	✓
Custom labels Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects etc.).	✓	✓	✓
Supplier management Categorize your suppliers and automatically add a specific VAT rate.	✓	✓	✓
Dashboard Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.	✓	Advanced	Advanced
ConnectPlus (80+ integrations) Integrate your everyday apps and accounting software to your Qonto account (Dropbox, Tiime, PennyLane, QuickBooks, Stripe, Google Drive, DATEV...).	✓	✓	✓
Fast API connectivity Everything you need to automate your business, from API to data retrieval & payment execution.	✓	✓	✓

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

	Essential	Business	Enterprise
	€29 /month paid yearly (excl. VAT)	€99 /month paid yearly (excl. VAT)	€249 /month paid yearly (excl. VAT)
	— OR —	— OR —	— OR —
	€34 /month paid monthly (excl. VAT)	€119 /month paid monthly (excl. VAT)	€299 /month paid monthly (excl. VAT)
Customer Care			
Unlimited account statements Unlimited transaction history and account statements that let you track business expenses across any time period.	✓	✓	✓
Real-time notifications Stay up to date with your expenses by receiving real-time notifications on your phone or by email after each transaction.	✓	✓	✓
Country-specific IBANs 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
Business Account & Cards	€9 /month paid yearly (excl. VAT) — OR — €11 /month paid monthly (excl. VAT)	€19 /month paid yearly (excl. VAT) — OR — €23 /month paid monthly (excl. VAT)	€29 /month paid yearly (excl. VAT) — OR — €34 /month paid monthly (excl. VAT)
Accounts Create sub-accounts, each with their own IBANs, to separate your budgets, activities, taxes etc.	1	2	5
Physical cards Customize your business Mastercards in real time: One Card (included in your plan), Plus Card or Metal X Card.	 x1	 x1	 x2
Virtual cards Make online payments with virtual cards and use them in-store with Apple Pay and Google Pay.	€2/month per card	Unlimited	Unlimited
SEPA transfers & direct debits 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
Instant outgoing SEPA transfers 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.	✓	✓	✓
Incoming SWIFT transfers Receive international payments directly into your Qonto account.	€5/transfer	€5/transfer	€5/transfer
Outgoing SWIFT transfers Make international payments directly from your Qonto app in 30 currencies.	1% + €5 fixed fee/transfer	0.9% + €5 fixed fee/transfer	1% + €5 fixed fee/transfer
Cashed checks (France only) Checks beyond those included in the plan will be charged at €2/check.	0	2/month	3/month

	Basic	Smart	Essential
	€9 /month paid yearly (excl. VAT) — OR — €11 /month paid monthly (excl. VAT)	€19 /month paid yearly (excl. VAT) — OR — €23 /month paid monthly (excl. VAT)	€29 /month paid yearly (excl. VAT) — OR — €34 /month paid monthly (excl. VAT)
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.	✓	✓	✓

	Basic	Smart	Essential
	€9 /month paid yearly (excl. VAT)	€19 /month paid yearly (excl. VAT)	€29 /month paid yearly (excl. VAT)
	OR	OR	OR
	€11 /month paid monthly (excl. VAT)	€23 /month paid monthly (excl. VAT)	€34 /month paid monthly (excl. VAT)
Bookkeeping & Reporting			
Accountant access Simplify your accounting by granting dedicated read-only access to your accountant.		✓	✓
Digitized receipts 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
Receipts forward Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.		✓	✓
Custom labels Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects etc.).		✓	✓
Supplier management Categorize your suppliers and automatically add a specific VAT rate.		✓	✓
Dashboard Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.	✓	Advanced	Advanced
Connect (80+ integrations) Integrate your everyday apps and accounting software to your Qonto account (Dropbox, Tiime, Pennylane, QuickBooks, Stripe, Google Drive, DATEV...).	✓	ConnectPlus	ConnectPlus
Fast API connectivity Everything you need to automate your business, from API to data retrieval & payment execution.	✓	✓	✓




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




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




Payment methods







Cards



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

	One	Plus	X Metal
Travel insurance			
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

	One	Plus	X Metal
Travel medical expenses			
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
Purchase protection			
Purchase coverage (in case of damage or theft)	Not included	€2,500 per year, €1,250 max./item (valid 90 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	✓
Online fraud protection			
Fraudulent use of card	€1,500 per year	€1,500 per year	€3,000 per year
Phishing	Not included	Not included	€1,000 per year

Other

Special operations



What are special operations?

SEPA Creditor Identifier creation

The SEPA Creditor Identifier (ICS) enables you to debit your customers' accounts via SEPA Direct Debit. If you need it, please note that Qonto won't charge you any additional fees for this service.

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

We will bill 10% of the amount requested by the seizing authority, up to a maximum of €100 excl. VAT.*

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 excluding tax.
- In cases of Attribution Seizure (in France: Saisie d'Attribution; in Italy: Pignoramento presso terzi), we will apply a fixed fee of €100 excluding tax per seizure operation.

Capital increase (France only)

€150 excl. VAT

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

