

TERMS AND CONDITIONS OF THE REMUNERATION OFFER

1. OFFER DESCRIPTION - Qonto provides remuneration on the balance of the client's payment account(s). The remuneration rate and calculation method are determined solely by Qonto and may vary according to market conditions.
2. ELIGIBILITY - The offer is exclusively available to Qonto clients who have paid all applicable subscription fees and other charges. Only clients specifically invited by Qonto can benefit from this offer.
3. NON-TRANSFERABILITY - The benefit of this offer is strictly personal and cannot be transferred or assigned to any third party.
4. MODIFICATION OF TERMS - Qonto reserves the right to modify or terminate this offer and its conditions at any time at its sole discretion, without prior notice.
5. TAX OBLIGATIONS - The client is solely responsible for declaring and paying any taxes related to the benefits received under this offer.
6. RIGHT OF REFUSAL -The client has the right to decline the benefit of this offer at any time by notifying Qonto.