

Qonto

Special Offer

Terms and Conditions

Version as of: May 20, 2026



1. What is the Special Offer?

Qonto is offering a limited number of special offers (the “**Special Offer**”) to certain clients (the “**Customer**” from April 22, 2025 to June 30, 2026. (the “**Promotional Period**”)

This offer is available to both current users of the Cash Flow Management add-on and newly onboarded users.

(i) Current users of the Cash Flow Management add-on

This Special Offer allows current Customers already with Cash Flow Management add-on features to benefit automatically from a pricing discount during the Promotional Period.

- If they opted for the monthly rate of the add-on, the discounted rate of €35 per month instead of €49 applies, but this benefit is only applicable for the Promotional Period.
- If they opted for the annual rate of the add-on, the discounted rate of €29 per month instead of the usual €39 will be applied until the end of their billing period which is 12 months after they initially took the add-on.

(ii) New users of the Cash Flow Management add-on

- New Customers who subscribe to the annual pricing of the add-on during the Promotional Period will enjoy the first month free of charge and then benefit from a discounted annual pricing rate of €29 per month instead of the usual €39.
- New Customers who opt for the monthly pricing of the add-on during the Promotional Period will enjoy a first month free of charge and then benefit from the discounted rate of €35 per month instead of €49 for the remaining months of the Promotional Period.

2. How to take advantage of the Offer?

You must meet all of the eligibility criteria below (in section ‘*Who is eligible?*’), otherwise you will not be eligible to participate in this Special Offer.

2.1. Who is eligible?

Persons who are:

1. based in France, Germany, Spain, Italy Belgium, Portugal, the Netherlands, or Austria and whose business is registered in one of these countries;

2. either current users of the Cash Flow Management add-on or have newly onboarded with Qonto during the promotional period for the special offer of the Cash Flow Management add-on.

Only one (1) Special Offer may be redeemed per Person.

3. How do I redeem the Special Offer?

A Person eligible for the Special Offer after clicking through and accepting the terms and conditions of the Qonto payment account as well as these terms and conditions of the Special Offer (the “**Special Offer T&Cs**”) will be able to automatically redeem the Special Offer, applicable to both new and existing users of the add-on.

4. How long will the Special Offer last for?

The Special Offer is valid from April 22, 2025 until June 30, 2026. After this time, the Cash Flow Management add-on will be of its standard price and Qonto will be entitled to bill you (including retroactively) for the cost of the add-on according to its pricing.

5. What is the other important information?

- After June 30, 2026, Clients will be charged the standard Cash Flow Management add-on fee automatically, except if they cancel the feature before the end of this period.
- Qonto reserves the right to suspend, terminate or amend these Terms and Conditions at any time and for any reason or to revoke the benefits conveyed by this Special Offer if it deems appropriate.
- If Qonto has good reasons to believe that the Customer is making fraudulent or wrongful use of the Special Offer, Qonto reserves the right to revoke the benefits conveyed by the Special Offer and to take any further appropriate action.
- Except as otherwise provided in these Terms and Conditions, the Payment Service Framework Agreement of the Customer will remain in full force and effect.
- These Special Offer T&Cs are subject to French law and all disputes related thereto shall be submitted to the French court having jurisdiction, unless otherwise provided in the Payment Service Framework Agreement of the Customer.

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