



Pricing and Fees

Payment Account and Payment Services

Version update (Portugal): 30/07/2026

Effective Date: 03/08/2026¹



¹ For customers who opened their account before 30 July 2026, this version of the Pricing and Fees will come into effect on 1 October 2026. For customers who opened their account between 30 July and 3 August 2026, this version of the Pricing and Fees will come into effect on 1 November 2026.

Solo Plans

(Offers for Freelancers and Sole Proprietors)

	Basic	Smart	Premium
Subscription fees			
Annual Plan fee	€108 / year (excl. VAT)	€228 / year (excl. VAT)	€468 / year (excl. VAT)
Monthly Plan fee	€11 / month (excl. VAT)	€23 / month (excl. VAT)	€45 / month (excl. VAT)
Payment Services			
Accounts ²	1 account	1 account / 1 sub-account	1 account / 4 sub-accounts
Physical cards (One)	1 card	2 cards	2 cards
Virtual cards	2/month (€2/month per additional card)	50/month (€1/month per additional card)	50/month (€1/month per additional card)
Online advertising Cards	2/month (€2/month per additional card)	50/month (€1/month per additional card)	50/month (€1/month per additional card)
SEPA transfers ³ & outgoing direct debits	30/month (0.20 per additional transaction)	100/month (0.20 per additional transaction)	200/month (0.10 per additional transaction)
Bulk transfers (XML)	Included	Included	Included
SWIFT transfers (IN) ⁴	€5.00/transfer received for transfers above €500 (excl. VAT). Free transfer up to €500	€5.00/transfer received for transfers above €500 (excl. VAT). Free transfer up to €500	€5.00/transfer received for transfers above €500 (excl. VAT). Free transfer up to €500
International transfers (OUT) - Standard currencies: USD ⁵ - GBP - CHF - EUR ⁶	0.8% / transfer (min. €5 excl. VAT)	0.8% / transfer (min. €5 excl. VAT)	0.56% / transfer (min. €5 excl. VAT)
International transfers (OUT) - Non-standard currencies	1.8% / transfer (min. €5 excl. VAT)	1.8% / transfer (min. €5 excl. VAT)	1.56% / transfer (min. €5 excl. VAT)
Ancillary services			
Customer Service	Included	Included	Included (Priority support)
Collaboration			
Admin user access	1 (Account owner included) +€10/ month per additional user	2 (Account owner included) +€10/ month per additional user	2 (Account owner included) +€10/ month per additional user

² Each account and sub-account comes with its own dedicated IBAN.

³ Applies to incoming and outgoing transfers, ordinary and instant.

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 (SHA) and €15 (OUR).

⁶ SWIFT transfer of type SHA and OUR in EUR are charged at a fixed fees of €5 (SHA) and €15 (OUR) with no variable fee.

Accountant user access (read-only)	—	Unlimited Users	Unlimited Users
Financial tools (included)			
Accounts Payable			
Invoice import & collection	Included	Included	Included
Automate payment processing with OCR	Included	Included	Included
Track invoice payments	Included	Included	Included
Cash Flow Management			
Historical analysis	Included	Included	Included
Automatic transaction categorization	Included	Included	Included
Expected transactions	Included	Included	Included
Suggested smart actions	not included	Included	Included
Automated cash & tax management rules	not included	Included	Included
Real-time VAT estimate	not included	Included	Included
Interactive cash flow table	not included	Included	Included
Create and track scenarios	not included	Included	Included
Rule center	not included	Included	Included
Google Sheets / Excel live integration	not included	Included	Included
Expense & Spend Management			
Expense reports (personal expenses)	not included	Included (Admin and Owner only)	Included (Admin and Owner only)
Subscription detection & renewal alerts	not included	not included	Included
Bookkeeping & Reporting			
Digitized receipts	Digitized	Digitized & Certified	Digitized & Certified
Receipts forward	Included	Included	Included
Custom labels	Included	Included	Included
Dashboard	Advanced	Advanced	Advanced
API integrations	50+	80+	80+
External account syncing	Included	Included	Included
Missing receipt reminder	not included	Included	Included

Team Plans

(Offers for SMEs, Teams and Associations)

	Essential	Business	Enterprise
Subscription fees			
Annual Plan fee	€588 / year (excl. VAT)	€1 308 / year (excl. VAT)	€ 2 388 / year (excl. VAT)
Monthly Plan fee	€59 / month (excl. VAT)	€139 / month (excl. VAT)	€249 / month (excl. VAT)
Payment Services			
Accounts ⁷	1 account / 9 sub-account	1 account / 29 sub-account	1 account / 99 sub-accounts
Physical cards (One)	5 card	10 cards	30 cards
Virtual cards	50/month (€1/month per additional card)	Unlimited ⁸	Unlimited ⁹
Online advertising Cards	50/month (€1/month per additional card)	Unlimited ¹⁰	Unlimited ¹¹
SEPA transfers ¹² & outgoing direct debits	250/month (€0.15 per additional transaction)	500/month (€0.15 per additional transaction)	10,000/month (€0.10 per additional transaction)
Bulk transfers (XML)	Included	Included	Included
SWIFT transfers (IN) ¹³	€5.00/transfer received for transfers above €500 (excl. VAT). Free transfer up to €500	€5.00/transfer received for transfers above €500 (excl. VAT). Free transfer up to €500	€5.00/transfer received for transfers above €500 (excl. VAT). Free transfer up to €500
International transfers (OUT) - Standard currencies: USD ¹⁴ - GBP - CHF -EUR ¹⁵	0.56% / transfer (min. €5 excl. VAT)	0.56% / transfer (min. €5 excl. VAT)	0.56% / transfer (min. €5 excl. VAT)
International transfers (OUT) - Non-standard currencies	1.56% / transfer (min. €5 excl. VAT)	1.56% / transfer (min. €5 excl. VAT)	1.56% / transfer (min. €5 excl. VAT)
Ancillary services			
Customer Service	Included	Included (Priority support)	Included (Priority support)
Collaboration			

⁷ Each account and sub-account comes with its own dedicated IBAN.

⁸ Fair usage policy applies

⁹ Fair usage policy applies

¹⁰ Fair usage policy applies

¹¹ Fair usage policy applies

¹² Applies to incoming and outgoing transfers, ordinary and instant.

¹³ 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](#).

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Admin user access	Unlimited Users	Unlimited Users	Unlimited Users
Employee user access	Unlimited Users	Unlimited Users	Unlimited Users
Manager role with creation permissions (Basic)	Unlimited Users	Unlimited Users	Unlimited Users
Accountant user access (read-only)	Unlimited Users	Unlimited Users	Unlimited Users

Financial tools (included)

Accounts Payable

Invoice import & collection	Included	Included	Included
Automate payment processing with OCR	Included	Included	Included
Track invoice payments	Included	Included	Included
Supplier management	Included	Included	Included
Unlimited invoice collection from finance tools	not included	Included	Included
Automated payment initiation through ERP integrations	not included	Included	Included
Sync with procurement tools	not included	Included	Included
Automated invoice collection from 200+ suppliers	not included	Included	Included
Real-time budget tracking	Included	Included	Included

Cash Flow Management

Historical analysis	Included	Included	Included
Custom categories	Included	Included	Included
Real-time VAT estimate	Included	Included	Included
Interactive cash flow table	Included	Included	Included
Suggested smart actions	Included	Included	Included
Real-time forecast projection	Included	Included	Included
Create and track scenarios	Included	Included	Included
Google Sheets / Excel live integration	Included	Included	Included

Expense & Spend Management

Customised card limits	Included	Included	Included
Basic Manager role	Included	Included	Included
Team cards with basic limits	50	Unlimited	Unlimited
Expense reports (team expenses)	Included	Included	Included

Expense reports (mileage)	Included	Included	Included
Requests: transfer, card, expense report	Included	Included	Included
Subscription detection & renewal alerts	Included	Included	Included
Budget management for teams	Included	Included	Included
Bookkeeping & Reporting			
Digitized receipts	Digitized	Digitized & Certified	Digitized & Certified
Receipts forward	Included	Included	Included
Custom labels	Included	Included	Included
Dashboard	Included	Advanced	Advanced
API integrations	80+	80+	80+
External account syncing	Included	Included	Included
Personal reimbursement	Included	Included	Included
Missing receipt reminder	Included	Included	Included
Financial Tools (Available for purchase)			
Add-on Team Spend Control	€49/month or 468/year (excl. VAT)	€49/month or 468/year (excl. VAT)	€49/month or 468/year (excl. VAT)
Manager role with approval permissions (Advanced)	Included with Add-on	Included with Add-on	Included with Add-on
Approval workflows on transfer request, expense reports, supplier invoices	Included with Add-on	Included with Add-on	Included with Add-on
4 eyes validation for sensitive payments	Included with Add-on	Included with Add-on	Included with Add-on
Advanced card settings (limits by day, category or amount)	Included with Add-on	Included with Add-on	Included with Add-on
Auto-block cards for missing receipts	Included with Add-on	Included with Add-on	Included with Add-on
HRIS software integration	Included with Add-on	Included with Add-on	Included with Add-on
Unlimited invoice collection from finance tools	Included with Add-on	Included with Plan	Included with Plan

Payment Cards

(Available for purchase)

	One	Plus	X (Metal)	X (Mirror) Limited edition ¹⁶
Subscription fees				
Monthly fee ¹⁷	€5 / month (excl. VAT)	€8 / month (excl. VAT) ¹⁸	€20 / month (excl. VAT)	€30 / month (excl. VAT)
Limits and Extras				
Card Payment limits ¹⁹	€20,000 / card	€40,000 / card	€200,000 / card	€400,000 / card
ATM withdrawal limits ²⁰	€1,000 / card	€2,000 / card	€3,000 / card	€6,000 / card
ATM withdrawals included	0	5/month	Unlimited	Unlimited
ATM withdrawals not included	€2 / per withdrawal	€2 / per withdrawal	—	—
Card Replacement cost ²¹	€6 / month (excl. VAT)	€6 / month (excl. VAT)	€6 / month (excl. VAT)	€6 / month (excl. VAT) ²²
Extra EU exchange commission	2% / transaction	1% / transaction	No commission	No commission
Personal Assistant A concierge who answers your requests 7 days a week	not included	not included	Included	Included
Airport lounge access	not included	not included	Included	Included
Insurance	Fraudulent Payments	Advanced Coverage	Premium Coverage	Premium Coverage
Insurance / Assistance				
Travel Insurance				
Trip cancellation	not included	not included	€5,000 / year	€5,000 / year
Flight and train delays	not included	€800 /per incident	€800/ per incident	€800 /per incident
Luggage & Personal belongings	not included	€1,000 / incident	€1,000 / incident	€1,000 / incident
Rented vehicle damage cover	not included	not included	€5,000 / year	€5,000 / year

¹⁶ Available as a limited edition of 10,000 units, subject to stock availability. Card not subject to renewal.

¹⁷ For Cards not included in the Customer Plan

¹⁸ 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.

¹⁹ Per calendar month

²⁰ Per calendar month

²¹ 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.

²² Replacement of the X (Mirror) card is possible while stocks last, as it is a limited edition.

Travel medical expenses				
Medical expenses abroad	not included	€155,000 per year, per beneficiary, and per incident	€155,000 per year, per beneficiary, and per incident	€155,000 per year, per beneficiary, and per incident
Assistance and repatriation	not included	Included	Included	Included
Visit a close relative in case of hospitalization	not included	€3,250 / hospitalization	€3,250/ hospitalization	€3,250/ hospitalization
Online Fraud & Purchase Coverage				
Purchase coverage Damaged or stolen items	not included	€2,500/ year or €1,250 / purchase	€2,500/ year or €1,250 / purchase	€2,500/ year or €1,250 / purchase
Smartphone purchase coverage	not included	not included	Included	Included
Fraudulent use of card	€1,500 / year	€3,000 / year	€3,000 / year	€3,000 / year
Phishing fraudulent site	not included	€1,000 / year	€1,000 / year	€1,000 / year

Special Operations

(All Plans)

Special Operations	
Management of Irregularities ²³	€100 / Operations

²³ In the event that the account is opened in violation of this Agreement or any legal or regulatory provision. Including seizure from Authority

Qonto