

Qonto

Company Creation Voucher (NL)

Terms and Conditions

effective as of 5 August 2026



Preamble

These terms and conditions (the "**Terms**") govern the Company Creation Voucher (the "**Voucher**") issued by:

Qonto SA - NETHERLANDS BRANCH registered with the Dutch Chamber of Commerce (KVK) under number 97418994, with its registered office at Herengracht 280, 1016BX Amsterdam, the Netherlands ("**Qonto**").

The Voucher grants the holder (the "**Holder**") complimentary access to Qonto's standard BV incorporation setup service, as further described below. The Voucher is issued by Qonto to participants of programs, events, or partnerships named on the Voucher itself (each a "**Program**"). Qonto is at all times the sole issuer of the Voucher, regardless of which Program or partner organisation distributes it. These Terms apply uniformly to every Voucher, irrespective of the Program printed on it or the date of issuance printed on it. By claiming or redeeming the Voucher, the Holder accepts these Terms in full.

1. Eligibility

The Voucher is valid only for individuals or entities that participated in, or are affiliated with, the Program named on the Voucher (for example: Megathon, RSM, Erasmus, or any other Program subsequently designated by Qonto). The Voucher grants the Holder free access to the standard company (besloten vennootschap / "**BV**") setup service available at qonto.com/nl/creation, subject to these Terms.

Qonto is the sole issuer of the Voucher in all cases. The named Program or partner organisation acts only as a distribution channel and is not a party to these Terms, does not guarantee the Voucher, and has no authority to vary these Terms, extend validity, or make representations on Qonto's behalf. Qonto reserves the right to verify a Holder's eligibility (e.g. Program participation) before or after redemption, and to decline or reverse redemption where eligibility cannot be confirmed.

2. One voucher per person, one per company

Only one Voucher may be redeemed per natural person and only one Voucher may be applied per company being incorporated. Vouchers cannot be combined, stacked, or applied cumulatively to a single BV setup, whether held by the same Holder or by different Holders acting on the same incorporation. Where multiple Vouchers are presented for the same incorporation or the same Holder, Qonto will honour only one Voucher and may, at its discretion, select which one applies.

3. Personal and non-transferable

The Voucher is personal to the Holder to whom it was issued. It may not be sold, gifted, assigned, transferred, or otherwise made available to any third party, whether for consideration or free of charge. Qonto may void a Voucher, refuse redemption, or reverse a redemption already granted, if it determines that the Voucher is being used, or was used, by someone other than the person to whom it was originally issued.

4. Reimbursement mechanism

The benefit under the Voucher is limited to the statutory fees payable for the incorporation of the BV (i.e. the mandatory notarial fees associated with standard incorporation, the "**Statutory Incorporation Fees**"). Chamber of Commerce (KVK) registration fees are excluded from the Voucher benefit and remain payable by the Holder.

The Statutory Incorporation Fees are reimbursed exclusively as a credit to the balance of the Qonto payment account opened by the Holder in connection with the BV setup carried out through the Voucher (the "**Account**"), and to no other account, whether held at Qonto or at any other institution. The credit is capped at the actual amount of the Statutory Incorporation Fees invoiced for that incorporation and carries no value beyond that amount.

No cash payment will be made, and no credit or reimbursement will be issued to any account other than the Account, whether held at Qonto or at any other institution. The credit cannot be redirected, withdrawn as a standalone payout, or applied to any other product, fee, or third party.

5. Free period on the plan

The BV setup includes six (6) months of complimentary access to the applicable Qonto plan, starting from the date the Account is opened. Upon expiry of the six-month period, the Account automatically continues on Qonto's then-current standard pricing for the applicable plan, without any prior notice or reminder from Qonto. The Holder is responsible for reviewing the applicable pricing, available at qonto.com, and for closing, downgrading, or otherwise managing the Account before the free period ends if the Holder does not wish to continue on paid terms.

6. Scope of the free setup

The Voucher covers only the standard BV setup process as offered on qonto.com/nl/creation at the time of redemption. Optional add-ons - including, without limitation, fast-track incorporation and BV-plus-holding-structure setups - are not covered by the Voucher and are invoiced separately to the Holder at Qonto's then-current pricing for those services.

7. Validity period

The Voucher is valid for six (6) months from the date printed on the Voucher (the "**Issuance Date**"). The Voucher automatically and permanently expires at the end of that period and cannot be redeemed thereafter. Qonto does not extend, reissue, or replace expired Vouchers, including where non-use was caused by circumstances outside the Holder's control, save where required by mandatory Dutch law.

8. No cash value

The Voucher has no cash value. It cannot be exchanged, in whole or in part, for cash, credit unrelated to the Statutory Incorporation Fees, or any other product or service not expressly described in these Terms.

9. Changes to or withdrawal of the program

Qonto may suspend, modify, or withdraw the Voucher program, or any specific Voucher, at any time where Qonto reasonably determines this is necessary due to misuse or suspected misuse, a technical or operational issue, a change in applicable law or regulatory guidance, or another legitimate business reason. Where reasonably practicable, Qonto will provide notice of any such change to affected Holders who have already claimed a Voucher. This provision does not affect any Voucher already validly redeemed prior to such change.

10. Fraud and misuse

Any attempt to forge, duplicate, alter, or otherwise misrepresent a Voucher, or to obtain its benefit through false or misleading information, will render the Voucher void. In such cases, Qonto may, in addition to voiding the Voucher, reclaim any credit granted under section 4, suspend or close the associated Account, and take any other action available to it under the Account's general terms and conditions and applicable law.

11. Governing law and jurisdiction

These Terms are governed exclusively by the laws of the Netherlands, without regard to its conflict-of-law rules. Any dispute arising out of or in connection with these Terms or the Voucher shall be submitted to the exclusive jurisdiction of the competent court of Amsterdam.

12. Contact

Questions about the Voucher, its redemption, or these Terms should be directed to Qonto directly at support@qonto.com and not to the Program, event organiser, or partner organisation that distributed the Voucher.

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