Qonto

Welcome Bonus Special Offer

for new customers in the Netherlands

version effective as of 31 of August

1. What is the Special Offer?

Qonto is pleased to offer new customers who do not yet hold an existing Qonto business account (“New Customers”) an offer (“Special Offer”) as part of a promotional campaign. Eligible New Customers will receive a cashback of €250 (“Cashback”) if they meet the minimum spend conditions on Qonto cards described below.

The Cashback is credited to the Qonto business account of eligible New Customers once the conditions set out in these Special Offer terms have been met.

2. Eligibility

2.1 Eligible customers (New Customers)

The Special Offer is available exclusively to new organisations whose KYB (Know Your Business) verification date coincides with the start date of their business relationship with Qonto. Only New Customers who meet the following criteria are eligible:

- open a Qonto business account for the first time, and
- have never held an existing or former Qonto account (regardless of legal form or plan).

2.2 Eligible segments

New Customers in the following segments are eligible:

- Sole traders
- Micro-businesses
- Small businesses
- Company creators

2.3 Eligible plans

The Special Offer applies to all Qonto plans provided that customers meet the other eligibility conditions of this campaign.

2.4 Excluded customers / segments

The following are excluded from the Special Offer, in particular:

- existing or former Qonto customers,
- customers whose organisation does not qualify as a New Customer within the meaning of Section 2.1,
- customers using Qonto's incorporation packages for a BV (besloten vennootschap),
- customers already benefiting from another Qonto promotion, unless Qonto expressly permits combining offers.

Qonto reserves the right to verify eligibility and to exclude customers from the campaign if the conditions are not met.

3. Campaign Period, Start Date and Duration of the Spending Period

3.1 Campaign Period

The Special Offer applies to New Customers who open their Qonto account for the first time between 31 August 2026 and 1 October 2026, and who meet the eligibility conditions (“Campaign Period”).

3.2 Start date of the spending period

The spending period begins one month after activation of the Qonto account or after successful completion of the KYB verification (whichever date is later). This date is used as the basis for calculating the three consecutive months ("**Start Date**").

3.3 Duration of the spending period

The spending period relevant for the Cashback covers 3 consecutive calendar months from the Start Date set out in Section 3.2.

4. Minimum Spend (Cashback Condition)

4.1 Minimum spend per month

To receive the €250 Cashback, eligible New Customers must generate at least €800 of card turnover per month using their Qonto cards (physical or virtual).

4.2 Minimum spend over 3 months

The condition set out in Section 4.1 must be met over 3 consecutive months. This corresponds to a minimum total spend of €2,400 (€800 x 3 months) during the spending period.

4.3 Basis of calculation

Only successfully executed card payments that have not been cancelled or refunded, and that were made and booked during the spending period referred to in Section 3.3, are taken into account when determining the relevant card turnover.

5. Eligible and Excluded Payment Transactions

5.1 Eligible payment transactions

For the purpose of reaching the minimum spend, Qonto only takes into account card payments (physical and virtual Qonto cards), in particular:

- in-store payments (point of sale),
- online payments made with Qonto cards.

5.2 Excluded payment transactions

The following are excluded from the calculation of the minimum spend, among others:

- transfers (incoming and outgoing),
- cash withdrawals at ATMs,
- internal transfers between the customer's own accounts,
- fees, interest, penalty or late payment charges,
- refunds, cancellations and chargebacks,
- payment transactions that breach statutory provisions, regulatory requirements or Qonto policies,
- any card transactions involving money transfers (e.g. purchase of gift vouchers, cash orders, prepaid card purchases, cryptocurrency purchases, traveller's cheques, card-based account top-ups),
- any card transactions at restaurants, bars, tobacconists, or relating to betting, casinos and other forms of gambling,
- other payment transactions which, in Qonto's reasonable assessment, do not qualify as ordinary business card payments.

Qonto is entitled to disregard certain types of transactions when calculating the minimum spend if they appear abusive, unusual, or inconsistent with the purpose of this campaign.

6. Payout Conditions

6.1 Conditions for payout

The €250 Cashback is only granted if:

- the customer meets all eligibility conditions set out in these Special Offer terms,
- the customer generates card turnover of at least €800 in each of 3 consecutive months (€2,400 in total),
- the customer's Qonto account is active, and neither terminated nor blocked, at the time of payout.

6.2 Timing of payout

The Cashback is paid out after 4 months have elapsed, calculated from the Start Date of the spending period (Section 3.2), once Qonto has verified and confirmed that all conditions have been met.

6.3 Payout method

The Cashback is credited to the customer's Qonto business account. Payout to a different account or in cash is excluded.

6.4 Tax notice

The Cashback may have tax implications. Customers are solely responsible for assessing and complying with any tax obligations. Qonto accepts no liability in this respect and does not provide tax advice.

7. Fraud Prevention and Misuse

Qonto reserves the right to:

- refuse a customer's participation in the campaign, or
- wholly or partially revoke a Cashback already granted,

if Qonto has reason to believe that:

- the customer is using this campaign in an abusive manner or for purposes other than intended,
- false information has been provided, or
- payment transactions were carried out solely or predominantly for the purpose of artificially reaching the minimum spend, without any genuine underlying business activity.

In such cases, Qonto may take any further measures it deems appropriate, including closing accounts in accordance with its applicable General Terms and Conditions and statutory provisions.

8. General provisions

- The campaign period for opening an account under this campaign runs from 31 August 2026 to 1 October 2026.
- Qonto reserves the right to amend, suspend or terminate these Special Offer terms and/or the campaign, in whole or in part, at any time and for any reason, including at short notice, provided that a Cashback entitlement already acquired by a customer is not subsequently withdrawn without justified cause.
- The offer is non-transferable and cannot be exchanged for other benefits, products or services.

- Unless expressly provided otherwise herein, this Special Offer cannot be combined with other Qonto promotions or discounts. By way of exception, combination with add-on promotions is possible.
- Except as expressly provided otherwise in these Special Offer terms, Qonto's General Terms and Conditions and Pricing Terms for the Netherlands remain unaffected and apply in addition.

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