Qonto

Rewards Program

Terms of Use

Version dated 23 November 2026.

These Terms of Use (the Terms) are entered into between:

QONTO, a *société anonyme*, registered with the Paris Trade and Companies Register under number 819 489 626, whose registered office is at 6 impasse Bonne Nouvelle, 75010 Paris (France), acting through its Dutch branch, Keizersgracht 555, 2nd floor, 1017 DB, Amsterdam, the Netherlands, registered under No 97418994,

Hereinafter "**Qonto**" or "**we**",

And, the customer (i) legal entity or (ii) natural person acting for its own account for professional purposes, registered or resident in the Netherlands,

Hereinafter "**the Client**" or "**you**".

1. Qonto Points and Rewards in short

Qonto Rewards is Qonto's loyalty program ("**Rewards**") . It turns spend made with your cards into points ("**Points**") that you can exchange, notably, for airline miles, gift cards and third-party loyalty points in the Qonto app (the "**App**").

Points are not money and cannot be withdrawn in cash. Points cannot be bought or topped up with money. They cannot be transferred to another organization, used as a payment method, exchanged for money or currency and credited to your Qonto account.

Rewards are provided free of charge and you are under no obligation to use it.

These Terms govern the provision of Rewards and apply in addition to the Qonto General Terms and Conditions governing your account. Capitalised terms used in these Terms that are not defined in them have the meaning given to them in the Qonto General Terms and Conditions.

2. Who can use Rewards, and how

Rewards are available to organizations in the Netherlands.

Your organization is enrolled automatically and starts earning Points as soon as it uses its **eligible cards** in accordance with Article 3.

This automatic activation is based on the assumption that Rewards constitutes an additional benefit for the Client.

Points earned by all of the Client's eligible cards are pooled together in a shared points pool (the "**Points Pool**"). If you manage several

organizations on Qonto, each has its own Points Pool.

All team members holding an eligible card earn Points for the Client each time they pay. Only Owners and Administrators can view the organization's Points Pool and exchange Points.

3. Earning Points

Points are earned with Ultra, X and Plus cards (the "**eligible cards**"). Other cards, such as the One card and virtual cards, do not earn Points. The earn rate of each card is shown in the App.

Points are added when the eligible card payment is settled. A payment that is only authorised and never settled does not earn Points.

For a payment in a currency other than the euro, Points are calculated on the amount settled in euros.

Not all card transactions earn Points. The following types of transactions are excluded from the calculation of Points and do not contribute to their accumulation: (i) cash withdrawals and disbursements, including at ATMs, and quasi-cash transactions (including crypto, gambling chips and money orders); (ii) transfers and movements of funds, including money transfers, wallet or stored-value funding, and transactions with financial institutions, payment service providers and securities brokers; (iii) gift cards; (iv) betting, casinos, government lotteries, internet gambling and horse racing; (v) tax payments and government services; and (vi) cigar stores and stands.

Qonto reserves the right, at its sole discretion, to exclude any transaction where there are reasonable grounds to believe that it is fraudulent, illegal or in breach of these Terms. Points are not earned on transactions that we reasonably consider to be artificial, circular or intended to generate Points rather than to pay for goods or services, and we may remove Points obtained in this way in accordance with Article 9.

4. Refunds and chargebacks

Points follow the spending. If a payment is refunded, the Points earned on it are removed from your Points Pool; a partial refund removes a matching share of Points. If a chargeback is later reversed, the Points are credited back to you automatically.

If Points must be removed from your Points Pool after you have already exchanged them, your Points Pool may become negative. Points you later earn on card spend are first applied to bring your Points Pool back to zero.

If your Points Pool has not returned to zero or above within 30 days of our notice, you owe us an amount equal to the value of the benefit you

received through the Points removed. This value is the value of the Reward you obtained, meaning its face value or, where it has none, the price charged to us by the partner.

If only some of the Points used for a Reward are removed, the amount is reduced in proportion. Where you made several exchanges, the Points removed are allocated to your most recent exchanges first. Where yourPoints Pool has been partly offset, only the Points still missing at the date of the debit are taken into account.

You authorise us to debit your Qonto account for this amount.

We may debit your account immediately, without waiting for the 30-day period, where your negative Points Pool exceeds 30,000 Points or where we suspect abuse or fraudulent use of Rewards. We will inform you of the amount before the debit.

This debit is the payment of an amount you owe us for a Reward already delivered to you. It is not a reimbursement of Points by Qonto, does not give rise to any payment by Qonto to you, and does not purchase or credit Points. Once it is made, your Points Pool is brought back to zero.

5. Exchanging your Points

You can choose to exchange your points based on the Rewards catalog (the "**Catalog**"). Each item in the Catalog is a "**Reward**". All Rewards use the same Points Pool.

Each Reward has its own rate: the number of Points needed differs from one to another and may vary for each partner. Before you confirm an exchange, we show you exactly what you will get, for example the number of miles your Points convert into. Rates may change; if a rate changes during your exchange, we ask you to confirm again.

You must have enough Points to claim a Reward.

Once confirmed, an exchange is final: it can be neither cancelled nor refunded.

Rewards is provided by partners, whose terms apply once the Reward is delivered. You will need to accept the partner terms in the App before you exchange your Points.

6. How long Points last

If you have not claimed any Reward within 1 year from your last redemption, your Points expire. We will remind you by any means before any of your Points expire. *For example, if your last redemption of Points was on 15 March 2027 and you make no other exchange, all your Points expire on 15*

March 2028.

If you change Plan or close a card, you stop earning Points on that card. Points already in your Points Pool stay and you can still use them.

When your Qonto account is closed, the Points remaining in your Points Pool are lost.

7. Changes to the Catalog

The Catalog evolves. We regularly add new Rewards, and an offer may be changed or removed at any time, without separate notice.

8. Taxes

Rewards in the Catalog are for personal use. Tax on the goods and services exchanged is handled by the merchant, under the rules applicable to sales to individuals.

Qonto is not liable for the tax treatment of Points or Rewards, nor for any consequence of their use by you, your users or any third party.

9. Blocking of Rewards and loss of Points

We may block access to Rewards for security reasons, where unauthorised or fraudulent use is suspected, or where you do not comply with the Terms. *Examples include exploiting refunds and returns, or manipulating the program mechanics.* We may then remove Points obtained fraudulently or abusively.

10. Duration

The Terms are entered into for an indefinite period from their online acceptance.

11. Amendment

The version of the Terms that applies is the one published at the Legal Center when you access Rewards. We may amend the Terms at any time without notice. If the change is significant or adverse, we inform you by any means with reasonable notice.

Catalog updates and variations in the number of Points required for a Reward are not amendments to the Terms.

12. Termination

Insofar as the Rewards is not a payment service but a promotional offer, we may terminate the Terms at any time with reasonable notice. This notice does not apply if we suspect misuse or fraudulent use of Rewards or illegal

activity: we may then terminate immediately.

As Rewards cannot be deactivated separately from your Qonto account, you can end these Terms by closing your Qonto account. If you stop using Rewards without closing your account, your Points expire in accordance with Article 6.

Termination of the Terms, whatever the cause, does not give rise to any compensation, including for Points already earned. Points remaining in your Points Pool on termination are cancelled.

Termination of the Qonto General Terms and Conditions will automatically terminate these Terms.

13. Liability

Our liability is limited to compensation for direct damage. We are not liable for indirect damage (for example financial loss, loss of revenue, loss of customers, harm to image) that may result from use of Rewards, nor for damage resulting from the performance of legal and regulatory obligations incumbent on you. Nor are we responsible for the delivery, quality, availability or use of a Reward provided by a partner once it has been delivered to you.

You indemnify us, our employees and representatives against any claim by a third party or public authority relating to illegal, fraudulent or non-compliant use of Rewards by you or your users.

14. Availability of Rewards

We do our best to make Rewards accessible 24/7, but access may be temporarily unavailable for technical reasons. We are not responsible, in particular, in the event of maintenance, technical problems of any origin, telecommunications network failure, malicious programs, abnormal or unlawful use, or loss or theft of your login credentials.

15. Client support

You can contact our Customer care by e-mail at support@qonto.com or by chat from the web interface or the “Contact us” menu of the App. Our Help Centre has a frequently-asked-questions (FAQ) page, but in the event of conflict between the FAQ and the Terms, the Terms prevail: they are the only legally binding document.

Once your Points have been exchanged for a Reward, the Reward is provided by the relevant partner under its terms, and any question about its use, validity or conditions is handled by that partner’s support. Our Customer care remains available for questions about your Points, your Points Pool and the exchange itself.

16. Personal data

Qonto processes your personal data in accordance with its Privacy Policy, available at: Privacy Policy. Where necessary for the provision of a Reward, Qonto may share with the relevant partners only the Personal Data that is necessary, for example your last name.

17. Non-assignment

You may not assign the Terms in whole or in part, or transfer your Points to another organization.

18. Governing law and jurisdiction

The Terms are governed by French law. Any dispute relating to their formation, validity, interpretation, performance or termination falls within the exclusive jurisdiction of the Paris Commercial Court, including in the event of a third-party claim or multiple defendants.


Qonto