

1. What is the special offer?

Qonto is offering a promotional offer in the Netherlands (the "Special Offer") from October 21, 2026, through November 30, 2026, inclusive (the "Promotional Period"). It includes two benefits:

1. Free Plus Card for 3 months: Eligible customers who upgrade from a One Card to the Plus Card during the Promotional Period will not be charged for the Plus Card for 3 months starting from the date the card is ordered. At the end of this period, the standard pricing indicated in the [Pricing Terms](#) will apply, unless canceled before that date. Only one free card per organization.
2. €250 Welcome Bonus: New customers in the Netherlands, on any Qonto plan, receive a one-time €250 bonus, credited to their Qonto account in the 4th month after their account is opened, if they spend at least €800 in eligible card transactions in each of their first 3 calendar months.

Eligible transactions exclude: ATM withdrawals; betting, lotteries, and gambling; quasi-cash and financial services (transfers, foreign currency, crypto, top-ups of wallets or prepaid cards, securities); deferred debit transactions; transactions subject to a chargeback, reversal, or refund; and payments to affiliated entities.

The bonus is limited to €250 per organization.

2. Who is eligible?

Free Plus Card: Existing customers in the Netherlands holding a One Card. The free Plus Card is not available to new customers.

Welcome Bonus: New customers in the Netherlands, on any Qonto plan, who have never held a Qonto account and whose account is opened during the Promotional Period.

3. What other important information should I know?

- Qonto reserves the right to suspend, modify, or terminate the Special Offer at any time, for any reason, and without notice, or to revoke the benefits of the Special Offer at its sole discretion;
- If Qonto determines that a customer is using the Special Offer in a fraudulent, abusive, or inappropriate manner (including creating an entity for the sole purpose of benefiting from it), Qonto may immediately revoke the benefits of the Special Offer and take any other necessary action;
- The Special Offer does not constitute a credit offer. The Plus Card is a debit card. The Credit Card, Pay Later, and Overdraft remain subject to eligibility criteria and review by Qonto, as well as their own terms and conditions;
- Unless otherwise stated, Qonto's [General Terms and Conditions](#) and [Pricing Terms](#) remain applicable.