Qonto

Pricing and Fees - Ficha de Informação Normalizada ("FIN")

Current Account and Payment Services

Version update 23/11/2026
Effective Date: 23/11/2026*
*For Customers who already hold an Account at the publication date, this version applies from 25 January 2027.

Designation	Qonto Current Account.
Eligibility conditions	Legal persons, or natural persons acting on their own behalf for professional purposes, registered in Portugal and acting strictly within their professional activity.
Type of Account and IBAN	The Current Account is a demand deposit account denominated in euro, opened in the name of the Customer. Each Account and each Additional Account is identified by its own dedicated IBAN. Because Qonto provides the Account into Portugal on a cross-border basis, without a Portuguese branch, the IBAN issued to the Customer bears the French country code ("FR").
Means of use	The Current Account may be used, according to the Plan selected, through: physical and virtual payment cards; SEPA credit transfers and direct debits (ordinary and instant); bulk transfers (XML); incoming SWIFT transfers; outgoing international transfers in standard currencies (USD, GBP, CHF, EUR) and non-standard currencies; and the Qonto web and mobile Personal Area.
Currency	Currency: euro (EUR). Fees applicable to transactions in other currencies are set out in Section Pricing and Fees. All amounts are exclusive of VAT unless stated otherwise.
Amount	Minimum opening amount / minimum balance not specified in the Agreement.
Remuneration rate	The Agreement does not provide for the payment of interest on credit balances of the Current Account[1].
Interest calculation	Not applicable; the Current Account is not remunerated[2].
Interest payment	Not applicable[3].
Tax regime	The Agreement does not provide for the payment of interest on credit balances, so no tax treatment applies to interest.
Fees and charges	Current Account and Payment Services (the "Current Account"), including a Principal Current Account and, where applicable, Additional Current Account(s), made available under the following commercial Plans, each described in full — fees and included services — in Section below: - **Solo Plans:** Basic, Smart, Premium — for freelancers and sole proprietors - **Team Plans:** Essential, Business, Enterprise — for SMEs, teams and associations - **Payment Cards:** One, Plus, X (Metal), X (Mirror), Ultra — available for purchase in addition to a Plan
Overdraft facilities	Not provided as a standard feature of any Plan.

[1] The Current Account does not offer remuneration by default. However, at the client's request, Account Remuneration can be activated by signing a specific and separate contract. To qualify for Remuneration, the client must meet the criteria set out in the respective Account Remuneration Terms and Conditions, which set out the type of remuneration, rates, and calculation method.
[2] *Ibid.*
[3] *Ibid.*

Other conditions	The Institution may amend the conditions set out in this Sheet (including fees and services) on at least 2 months' notice before the proposed effective date. Where the Customer does not agree with the change, the Customer may, free of charge, terminate the Agreement with immediate effect until the business day before that date.
Protection of clients funds	Qonto is a member of the French Fonds de Garantie des Dépôts et de Résolution ("FGDR") (Deposit Guarantee and Resolution Fund). Cash deposits collected by Qonto are covered by the FGDR under the conditions and procedures set by French and EU deposit-guarantee regulation. The Customer may request the standard Depositor Information Template or an explanatory leaflet directly from: Fonds de Garantie des Dépôts et de Résolution, 65 rue de la Victoire, 75009 Paris, France; +33 1 58 18 38 08; contact@garantiedesdepots.fr.
Deposit-taking institution	Qonto, Société Anonyme (French public limited company). Registered office: 6 Impasse Bonne Nouvelle, 75010 Paris, France. RCS Paris, No. 819 489 626. Credit Institution, authorised and supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), identification code 16958. Home-state supervisor contact: ACPR, 4 place de Budapest, CS 92459, 75436 Paris Cedex 09. For further information or to raise a complaint, contact: support@qonto.com, available through the Customer's Personal Area.
Validity of conditions	Version update: 23/11/2026. Effective date: 23/11/2026[4]. If in doubt as to the version in force, the Customer should request an updated version of this Sheet.

[4]For Customers who already hold an Account at the publication date, this version of the Sheet applies from 25 January 2027.

	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 [5]	1 account	1 account / 1 sub-account	1 account / 4 sub-accounts
Physical cards (One)	1 card	2 cards	2 cards
Virtual cards Examples: standard, Instant	2/month (€2/month per additional card)	50/month (€1/month per additional card)	50/month (€1/month per additional card)
Virtual card payment limits (per calendar month)[6]	€20,000 / card	€20,000 / card	€20,000 / card
Online Boost Cards (advertising & AI)[7]	2/month (€2/month per additional card)	50/month (€1/month per additional card)	50/month (€1/month per additional card)
Boost card payment limits (per calendar month)	€200,000 / card	€200,000 / card	€200,000 / card
SEPA transfers[8] & 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)[9]	€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[10] - GBP - CHF -EUR[11]	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	1.8% / transfer (min. €5 excl. VAT)	1.8% / transfer (min. €5 excl. VAT)	1.56% / transfer (min. €5 excl. VAT)

[5] Each account and sub-account comes with its own dedicated IBAN.
[6] The payment limit for the Boost virtual card only can reach up to €1,000,000, subject to eligibility checks.
[7] The list of eligible merchants is available in the FAQ on the website.
[8] Applies to incoming and outgoing transfers, ordinary and instant.
[9] 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.
[10] Only for SWIFT transfers of type SHA and OUR in USD: additional fixed fees of €5 (SHA) and €15 (OUR).
[11] 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.

currencies			
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
Accountant user access (read-only)	Not included	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

	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 [12]	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 Examples: standard, Instant	50/month (€1/month per additional card)	Unlimited[13]	Unlimited[14]
Virtual card payment limits (per calendar month)[15]	€20,000 / card	€20,000 / card	€20,000 / card
Online Boost Cards (advertising & AI)[16]	50/month (€1/month per additional card)	Unlimited[17]	Unlimited[18]
Boost card payment limits (per calendar month)	€200,000 / card	€200,000 / card	€200,000 / card
SEPA transfers[19] & 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

[12] Each account and sub-account comes with its own dedicated IBAN.
[13] Fair usage policy applies
[14] Fair usage policy applies
[15] The payment limit for the Boost virtual card only can reach up to €1,000,000, subject to eligibility checks.
[16] The list of eligible merchants is available in the FAQ on the website.
[17] Fair usage policy applies
[18] Fair usage policy applies
[19] Applies to incoming and outgoing transfers, ordinary and instant.

SWIFT transfers (IN)[20]	€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[21] - GBP - CHF -EUR[22]	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			
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

[20] 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.
[21] Only for SWIFT transfers of type SHA and OUR in USD: additional fixed fees of €5 (SHA) and €15 (OUR).
[22] SWIFT transfers of type SHA and OUR in EUR are charged at a fixed fees of €5 (SHA) and €15 (OUR) with no variable fee.

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

	One	Plus	X (Metal)	X (Mirror) Limited edition[23]	Ultra
Subscription fees					
Monthly fee[24]	€5 / month (excl. VAT)	€8 / month (excl. VAT)[25]	€20 / month (excl. VAT)	€30 / month (excl. VAT)	€60 / month (excl. VAT)[26]
Limits and Extras					
Card Payment limits (per calendar month)	€20,000 / card	€40,000 / card	€200,000 / card	€400,000 / card	Unlimited[27]
ATM withdrawal limits (per calendar month)	€1,000 / card	€2,000 / card	€3,000 / card	€6,000 / card	€6,000 / card
ATM withdrawals included	0	5/month	Unlimited	Unlimited	Unlimited
ATM withdrawals not included	€2 / per withdrawal	€2 / per withdrawal	–	–	–
Card Replacement cost[28]	€6 / month (excl. VAT)	€6 / month (excl. VAT)	€6 / month (excl. VAT)	€6 / month (excl. VAT)[29]	€6 / month (excl. VAT)
Extra EU exchange	2% / transaction	1% / transaction	No commission	No commission	No commission

[23] Limited edition of 10,000 units, currently sold out (no longer available for subscription). This card is not renewable.
[24] For Cards not included in the Customer Plan
[25] 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.
[26] Minimum commitment of 3 months.
[27] Fair usage policy applies
[28] 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.
[29] The X (Mirror) card can no longer be replaced because this limited edition is sold out.

commission					
Personal Assistant A concierge who answers your requests7 days a week	Not included	Not included	Included	Included	Included
Airport lounge access	Not included	Not included	Included	Included	Included
Insurance	Fraudulent Payments	Advanced Coverage	Premium Coverage	Premium Coverage	Exclusive Coverage
Insurance / Assistance					
Travel Insurance					
Trip cancellation (covered events)	Not included	Not included	€5,000 / year	€5,000 / year	€5,000 / year
Trip cancellation (without reason)	Not included	Not included	Not included	Not included	€2,500 / beneficiary up to a limit of €5,000 / year
Flight and train delays	Not included	€800 /per incident	€800/ per incident	€800 /per incident	€800 / incident
Luggage & Personal belongings	Not included	€1,000 / incident	€1,000 / incident	€1,000 / incident	€1,000 / incident
Rented vehicle damage cover	Not included	Not included	€5,000 / year	€5,000 / year	€5,000 / year
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	€155,000 per year, per beneficiary, and per incident
Assistance and repatriation	Not included	Included	Included	Included	Included
Visit a close relative in case of hospitalization	Not included	€3,250 / hospitalization	€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	€2,500/ year or €1,250 / purchase
Smartphone purchase coverage	Not included	Not included	Included	Included	Included
Fraudulent use of card	€1,500 / year	€3,000 / year	€3,000 / year	€3,000 / year	€3,000 / year
Phishing fraudulent site	not included	€1,000/ year	€1,000 / year	€1,000 / year	€1,000 / year

Special Operations	
Management of Irregularities [30]	€100 / Operations

I declare that I have received and taken note of this Standardised Information Sheet (Ficha de Informação Normalizada) prior to entering into the Current Account and Payment Services Framework Agreement with Qonto.

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