Qonto

Incoming SEPA Direct Debit Service

Specific Terms

Version (Belgium) as of: 17 November 2026

hereinafter referred to as the "**Customer**", on the one hand,

And

Qonto SA, *société anonyme* with a capital of € 301 195,43 registered at the RCS Paris n° 819 489 626, with registered office in Paris, 6 impasse Bonne Nouvelle, 75010 Paris, VAT-ID: FR10819489626, is a licensed credit institution authorized by the European Central Bank, and supervised by the French Autorité de Contrôle Prudentiel et de Résolution (ACPR), under the registration number 16958.

hereinafter referred to as "**Qonto**", on the other hand,

(hereinafter together referred to as the "**Parties**")

Preamble :

The Customer may issue SEPA CORE direct debit orders to persons with whom it has a business relationship (the "**Debtors**"). However, this possibility is subject to the acceptance of Qonto and the acceptance of the present conditions by the Customer via the Application.

The present Special Terms supplement the Current Account and Payment Services Framework Agreement, which governs the relationship between the Customer and Qonto. Capitalized terms have the meaning given to them in the Current Account and Current Account and Payment Services Framework Agreement by way of exception, for the purposes hereof, the term "**Mandate**" refers exclusively to a SEPA Mandate received by the Customer from one of its Debtors.

The incoming SEPA Direct Debit Service is conditional upon the remittance of a sum of money as pledge or "**cash pledge**". To this end, the Customer accepts the cash pledge agreement appended hereto from the Application and undertakes to remit the Guarantee Amount to Qonto in accordance with the contractual stipulations of the cash pledge agreement.

The Customer acknowledges that, as a SEPA Creditor, its use of the Incoming SEPA Direct Debit Service is governed by the prevailing SEPA Direct Debit Core Rulebook and related scheme rules. The Customer takes the Service 'as-is' and shall be solely and fully responsible for ensuring that its operations and the features of the Service, as used by the Customer, are compliant with all its own obligations as a SEPA Creditor under the Rulebook and applicable law.

1. Eligibility for the SEPA Direct Debit Service

The incoming SEPA Direct Debit Service is subject to the concomitant acceptance of the present Special Terms of the Direct Debit Service and the cash pledge agreement. Failing this, Qonto will not process any incoming direct debit orders. The Customer acknowledges that Qonto remains free to refuse or terminate the provision of this

service without having to justify its decision. This determination depends notably on the Customer's risk profile and transaction history. Before providing the service or to avoid the restrictions mentioned hereunder, Qonto may require the Customer to:

- maintain a sufficient balance on the Account; or
- to provide supporting documents regarding its transaction history (this can be performed by connecting external current accounts through the Qontos account information service)

Qonto may restrict the volume of direct debit orders that the Customer is authorized to take. Such restrictions may entail the right for Qonto to refuse to execute direct debit collection submitted by the Customer. Before applying such a restriction, Qonto will inform the Customer, unless there is a legitimate reason.
Customers issuing direct debits must have a SEPA Creditor Identifier (SCI) in order to use the service. The SEPA Creditor Identifier is automatically generated by Qonto based on the Customer's Belgian enterprise number (*Ondernemingsnummer*) upon activation of the service. The Customer undertakes to immediately inform Qonto of any change that may affect the validity of this identifier. Qonto may re-invoice the Customer for the costs incurred.

In the event of cessation of activity, the Customer is responsible for requesting deletion of the ICS.

2. Mandate collection

The Customer must obtain from its Debtors the signature of a SEPA mandate (hereinafter the "Mandate"), in accordance with the requirements of the European Payments Council. The Customer must be able to provide proof of the existence of the Mandate and the underlying obligations to Qonto on request. The Customer assigns a unique reference or RUM to each Mandate, in accordance with the rules defined by the Customer.

As part of the Mandate Editing and Management Module, Qonto provides the Customer with a form in the Application which the Customer can use to collect Mandates from Debtors. In this case, Qonto automatically assigns an RUM to each Mandate. Qonto does not guarantee the Customer's compliance with any specific formalism requirements for the Mandate signature under applicable law.

If the Customer uses the Mandate Editing and Management Module, it sends the information required to accept the Mandate to Qonto , which then sends it to the Debtor by sending a dematerialized payment link to the address provided by the Customer.

3. Mandate management

Qonto offers a Mandate Editing and Management Module, accessible from the Personal Area and enabling the following actions:

- Collection of the Debtor's consent ;
- Creating, viewing or modifying Mandates ;
- Mandate import from another Payment Service Provider. The Customer is informed of its obligation as Creditor to notify its Debtor of the import to the Qonto system ;
- Monitoring current Mandates ;

- Schedule management ;
- Notification management ;
- Automatic creation of the RUM ;

Customers may also manage Mandates from their own management software, provided it is compatible with the Qontos systems. However, Qonto reserves the right not to offer this service for any reason and does not guarantee the compatibility of the Incoming SEPA Direct Debit Service to any specific software.

4. Issuing direct debit orders

The Customer only issues SEPA direct debits once it has received a signed Mandate from the Debtor authorizing him to debit his account. The Customer communicates the RUM corresponding to the Mandate to the Debtor. Customers may issue direct debit orders from their Personal Area, or submit them to Qonto from their own management software, subject to compatibility with the Qontos systems.

It enables Debtors to request the modification or revocation of a Mandate, and ensures that such requests are promptly processed. It verifies the existence of an underlying obligation to the Debtor before issuing a direct debit order, and deals with any dispute with the Debtor concerning the existence of the underlying obligation.

According to the SEPA Direct Debit Core rulebook, the Customer shall notify the Debtor of any SEPA direct debit at least 14 (fourteen) days before its due date. However, the Customer and Debtor may agree on a different deadline. Any notification performed through the Qonto's module is not intended to replace the Customer's obligation.

The Customer must postpone transmission of the SEPA direct debit order at the request of the Debtor, or issue an instruction to recall or request cancellation of the initial direct debit order. In the event of revocation of the direct debit Mandate by the Debtor, the Customer shall cease to issue any SEPA direct debits, and shall issue only one SEPA direct debit in the event of a one-off Mandate .

If for any reason the execution of the direct debit order has to be postponed, the execution date will be replaced by the next French interbank business day.

When the Customer wishes to collect a payment under a Mandate, the direct debit order must be sent to Qonto at least five (5) Business Days before the date of the direct debit for a first or one-off direct debit. For subsequent recurring direct debits, the direct debit order must be sent at least two (2) Business Days before the date of transaction. If the Customer sends a direct debit order on a non-Business Day, the order is deemed to have been received on the following Business Day. The Debtor will be debited on the date indicated in the debit order. In the event of a failed debit, the Debtor's PSP may inform Qonto within five (5) Business Days of the date of the debit. If the date indicated is a non-Business Day, the order will be processed on the following Business Day.

In the case of SEPA direct debits, the Customer accepts all rejections, returns and refund requests submitted to Qonto by the Debtor's payment service provider. It ensures that its main CurrentAccount and, failing this, its additional CurrentAccounts have a sufficient available balance to enable the reversal of any rejections, returns and refunds. Qonto may also activate the Guarantee provided for in the cash pledge agreement appended hereto.

Failure by the Customer to comply with these obligations may result in Qonto refusing to process the direct debit order in question or terminating the Specific Terms and Conditions of the Direct Debit Service, or even the Current Account and Payment Services Framework Agreement if such failure is likely to constitute a serious breach.

5. Customer consent to cash collateralization and reversal of transactions

The Customer expressly accepts that each debit order executed will - for the purpose of remitting sums of money as a Guarantee – be automatically debited by Qonto of a percentage of the total amount of each debit order until the amount of the Guarantee has been fully constituted or reconstituted. This percentage is added to the Guarantee amount.

In the event of rejections, returns or refunds, Qonto may reverse the transactions in question by deducting the amount from the available balance of the main CurrentAccount or any additional CurrentAccount. If the available balance is sufficient for reversal, Qonto will use all or part of the sums remitted as pledge under the cash pledge agreement appended hereto.

6. Partial termination at the initiative of Qonto

In the event of the Customer failing to meet its obligations under these Special Terms, Qonto may suspend performance of, or terminate, the Current Account and Payment Services Framework Agreement entered into with the Customer in accordance with its provisions. In such a case, Qonto may also partially terminate the Current Account and Payment Services Framework Agreement, in which case termination will only affect the direct debit service and these Special Terms.

7. Partial termination at the initiative of the Customer

The Customer may request partial termination of the Current Account and Payment Services Framework Agreement at any time, in which case termination will only affect the direct debit service and these Special Terms.

Such termination shall take effect upon expiry of a thirty (30) day notice period from the date of receipt by Qonto of the request. The request for termination may be made directly from the Application or the Site, Qonto reserving the right to refuse or restrict this method of termination at its discretion.

Termination of the Current Account and Payment Services Framework Agreement entails termination of these Special Terms.

8. Modification of these Service Special Terms

These Special Terms may be amended or supplemented at any time by Qonto in accordance with the terms and conditions set out in article 7 of Title I of the Current Account and Payment Services Framework Agreement

9. Applicable fees

The transaction fees associated with using the Direct Debit Service depend on the Customer Plan and are as follows:

Customer plan	Fee per transaction (without VAT)
Mandate editing and management module	Included
Solo Basic	0.40€
Solo Smart	0.40€
Solo Premium	0.10€
Team Essential	0.25€
Team Business	0.25€
Team Enterprise	0.10€

In addition, charges may be levied on the Account in the event of a payment incident:

Incidents	Free charge per incident (without VAT)
Revocation (on Customer's initiative)	Equivalent to transaction fee
Refusal (at Debtor's initiative), Rejection (at Debtor's PSP initiative) and Return	5€
Request for Refund from a Debtor within 8 weeks of the direct debit transaction	5€
Request for Refund from a Debtor within 13 months of the direct debit transaction	20€

These fees may be modified at a later date by amending the present Special Terms or the Institution's Pricing Terms and Conditions under the conditions set out in article 7 of Title I of the Current Account and Payment Services Framework Agreement

10. Electronic signature

Each Party expresses its consent by any means, in particular OTP, SMS or click, at the time of electronic signature. These procedures are admissible in court, and constitute proof of the data and elements they embody, and of the signatures they express.

The Parties agree that the identification elements used by the Qonto, and the time-stamping elements, and the contractual documents signed and archived electronically, are proof of the data and elements they contain as well as the authentication procedures they express.

11. Applicable law and language - Jurisdiction

The language applicable to contractual relations is the one provided by the Current Account and Payment Services Framework Agreement applicable to the Customers. In case of divergence of interpretation, only the English version shall prevail.

The law applicable to these Special Terms is the French law. Any dispute relating to the formation, validity, interpretation, performance or termination of these Special Terms shall fall within the exclusive jurisdiction of the Commercial Court of Paris, even in the event of a warranty claim or multiple defendants.

Cash pledge agreement

Version as of: 17 November 2026

BETWEEN:

The Customer, (i) a legal entity or (ii) a natural person acting on its own behalf for professional purposes, registered or resident in a member state of the European Union, holder of a current account opened in the books of Qonto ,

hereinafter referred to as the "**Customer-Pledgor"**, on the one hand,

And

Qonto is licensed as a credit institution and is supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). For any additional information on this subject, the Customer may contact the ACPR, 4 place de Budapest, CS 92459, 75436 Paris Cedex 09.

hereinafter referred to as "**Qonto**", on the other hand,

(hereinafter together referred to as the "**Parties"**)

PREAMBLE:

The Parties hereby agree to the conditions under which the Customer-Pledgor grants Qonto a guarantee in the form of a "**cash pledge"**, in accordance with the provisions of articles 2374 to 2374-6 of the French Civil Code (the "Guarantee"), related to the Specific Conditions of the Direct Debit Service.

Capitalized terms have the meaning given to them in the Current Account and Payment Services Framework Agreement or in the Special Terms of the Direct Debit Service.

1. Remittance of sums of money as pledge

The Customer-Pledgor remits to Qonto, which accepts it, in full ownership, sums of money which it irrevocably assigns as security to the benefit of Qontofor the principal, interest, commissions, indemnities, costs and accessories of all sums which it owes or may owe to Qonto under the Guaranteed Obligations (as defined in article 2 below).

This remittance will be made by direct debit by Qonto of a percentage of the total amount of each direct debit order it processes until the Guarantee Amount has been fully constituted (as specified in article 3 below).
The Guarantee takes full effect with the actual remittance of the sums without the need to sign an additional agreement or complete any additional formality.

2. Guaranteed Obligations

The Guarantee covers all obligations incumbent on the Customer under the Special Terms of the Direct Debit Service, such as rejections, returns and refunds presented to Qonto by the Debtor's payment service provider which must be honoured by the Customer-Pledgor, but also, in the alternative, all negative balances on the Current Account, whatever the cause (the "Guaranteed Obligations").

3. Guarantee Amount

The amount of the Guarantee corresponds to the amount of the sums to be remitted by the Customer-Pledgor to cover the Guaranteed Obligations (the "Guarantee Amount").
In any event, the Guarantee Amount will be one hundred percent (100%) of the sums of all withdrawal operations carried out by the Customer-Pledgor during the five (5) Working Days preceding the calculation date.

In case of special circumstances, such as an excessive return rate or strong suspicion of fraudulent use of the service, Qonto may decide at its sole discretion to include in the Guarantee Amount the sums of any payment transactions debited under the Direct Debit Service up to 13 months after the payment transaction execution.

The Guarantee Amount will be updated as and when the withdrawal operations are carried out (increase of the Guarantee Amount) and as and when five (5) Working Days period expires (decrease of the Guarantee Amount).

In accordance with the Special Terms of the Direct Debit Service, the Customer-Pledgor authorizes Qonto to withdraw from its main Current Account and, failing that, from any additional Current Accounts, at any time, the sums required to reconstitute the Guarantee up to the Guarantee, as revised.

If the Guarantee Amount decreases as a result of a fall in transaction volume, Qonto will transfer the excess amounts remitted to the Customer-Pledgor by transfer to its Current Account.

The amounts covered by the Guarantee are deposited in a special account opened with a credit institution whose funds are allocated to the Guarantee. They do not bear interest.

4. Execution of the Guarantee

The Customer-Pledgor acknowledges and accepts that the sums remitted as pledge are recorded in the Qontos own assets and that the Customer-Pledgor may not dispose in any way whatsoever of all or part of these sums, which shall remain the property of Qonto.

Consequently, Qonto will execute the present Guarantee by appropriating all or part of the pledged sums as and when due and up to the amount of the Guaranteed Obligations not honored by the Customer in principal, interest, commissions, indemnities, expenses and accessories in order to definitively regularize the settlement of the Guaranteed Obligations.

If the available balance on the Customer-Pledgor's Current Account (and any additional Current Accounts) is insufficient to settle all or part of the Guaranteed Obligations (the "Default"), Qonto may apply all or part of the sums remitted as pledge to the Guaranteed Obligations. In other words, in the event of a Default, Qonto definitively acquires ownership of the sums remitted as pledge, up to the amount outstanding under the Guaranteed Obligations.

Finally, it is expressly agreed, in particular because of the connection between the remittance of sums of money as pledge and the Guaranteed Obligations, that Qonto may at any time and in any event, allocate or offset all or part of the sums remitted as pledge to the payment of any sum due that the Customer-Pledgor owes or will owe to Qonto by virtue of the Guaranteed Obligations.

5. Duration and release

The Guarantee expires within fifteen (15) months of the effective closure date of the Customer's Current Account or the date of partial termination of these Special Terms (whichever is the earlier, in the event that these two events occur consecutively). This period corresponds to the time during which the last direct debit order processed by Qonto on behalf of the Customer-Pledgor may be contested by a Debtor.

At the end of this period, Qonto releases to the Customer-Pledgor the sums remitted as pledge, less, where applicable, the sums withdrawn from the account allocated to the Guarantee to cover the Guaranteed Obligations. To obtain the return of the sums remitted as pledge after the closure of the Current Account, the Customer-Pledgor must first communicate its new bank details to Qonto.

Qonto reserves the right, at its own discretion, to repay in advance the sums remitted as pledge, but this option never constitutes a waiver by Qonto of the Guaranteed Obligations. Consequently, the Customer-Pledgor undertakes, in particular, to reimburse Qonto without delay in the event of a debit order being contested by a Debtor, reimbursement or request for reimbursement, refusal, rejection or repayment occurring after the return of the sums remitted as pledge and the closure of the Current Account.

6. Applicable law and language - Jurisdiction

The law applicable to this Agreement is French law. Any dispute relating to the formation, validity, interpretation, performance or termination of this Agreement shall fall within the exclusive jurisdiction of the Commercial Court of Paris, even in the event of a warranty claim or multiple defendants.

Qonto