Qonto

Pricing and Fees

Current Account and Payment Services Framework Agreement

Version update (Belgium) : 23/11/2026[1]



[1]For clients already holding an account at the date of publication, this version of the Pricing and Fees will apply from 25 January 2027.

Solo Plans
(Offers for Freelancers and Sole Proprietors)

	Basic	Smart	Premium
Subscription fees			
Annual Plan fee	€108/ year (excl. VAT)	€228 / year(excl. VAT)	€468 / year (excl. VAT)
Monthly fee	€11 / month (excl. VAT)	€23 / month (excl. VAT)	€45 / month (excl. VAT)
Payment Services			
Accounts [2]	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)	€20,000 / card	€20,000 / card	€20,000 / card
Boost payment cards (Advertising & AI)[3]	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)[4]	€200,000 / card	€200,000 / card	€200,000 / card
SEPA transfers[5] & 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)[6]	€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[7] - GBP - CHF -EUR[8]	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 currencies	1.8% / transfer (min. €5 excl. VAT)	1.8% / transfer (min. €5 excl. VAT)	1.56% / transfer (min. €5 excl. VAT)

[2] Each account and sub-account comes with its own dedicated IBAN.
[3]The list of eligible online advertising and artificial intelligence (AI) merchants is available in the FAQ on the website.
[4]The payment limit for the Boost virtual card only may be up to €1,000,000, subject to eligibility.
[5] Applies to incoming and outgoing transfers, ordinary and instant, as well as SEPA direct debits charged to the account. The issuance of direct debit orders from the Qonto application is subject to its own specific terms and conditions and fees (subject to eligibility).
[6] 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.
[7] Only for SWIFT transfers of type SHA and OUR in USD: additional fixed fees of €5 (SHA) and €15 (OUR).
[8] SWIFT transfers of type SHA and OUR in EUR are charged at a fixed fee of €5 (SHA) and €15 (OUR) with no variable fee.

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)	—	Unlimited users	Unlimited users
Financial tools (included)			
Accounts Payable	**Not available in Belgium**	**Not available in Belgium**	**Not available in Belgium**
Accounts Receivable	**Not available in Belgium**	**Not available in Belgium**	**Not available in Belgium**
Cash Flow Management			
Historical analysis	Included	Included	Included
Automatic transaction categorization	Included	Included	Included
Expected transactions	Included	Included	Included
Suggested smart actions	—	Included	Included
Automated cash & tax management rules	—	Included	Included
Real-time VAT estimate	—	Included	Included
Interactive cash flow table	—	Included	Included
Create and track scenarios	—	Included	Included
Rule center	—	Included	Included
Google Sheets / Excel live integration	—	Included	Included
Expense & Spend Management			
Expense reports (personal expenses)	—	Included (Admin and Owner only)	Included (Admin and Owner only)
Subscription detection & renewal alerts	—	—	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	—	Included	Included
Financial Tools (Available for purchase)			
Add-on Invoice Automation	**Not available in Belgium**	**Not available in Belgium**	**Not available in Belgium**
Add-on Project Tracking	**Not available in Belgium**	**Not available in Belgium**	**Not available in Belgium**

Team Plans
(Offers for SMEs, Teams and Associations)

	Essential	Business	Enterprise
Subscription fees			
Annual Plan fee	€588/ year (excl. VAT)	€1308 / year (excl. VAT)	€2388 / year (excl. VAT)
Monthly fee	€59 / month (excl. VAT)	€139 / month (excl. VAT)	€249 / month (excl. VAT)
Payment Services			
Accounts [9]	1 account / 9 sub-account	1 account / 29 sub-account	1 account / 99 sub-accounts
Physical cards (One)	5 cards	10 cards	30 cards
Virtual cards Examples: Standard, Instant	50/month (€1/month per additional card)	Unlimited[10]	Unlimited[11]
Virtual card payment limits (per calendar month)	€20,000 / card	€20,000 / card	€20,000 / card
Boost payment cards (Advertising & AI)[12]	50/month (€1/month per additional card)	Unlimited[13]	Unlimited[14]
Boost card payment limits (per calendar month)[15]	€200,000 / card	€200,000 / card	€200,000 / card
SEPA transfers[16] & 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
SWIFT transfers (IN)[17]	€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[18] - GBP - CHF -EUR[19]	0.56% / transfer (min. €5 excl. VAT)	0.56% / transfer (min. €5 excl. VAT)	0.56% / transfer (min. €5 excl. VAT)

[9] Each account and sub-account comes with its own dedicated IBAN.
[10] Fair usage policy applies
[11] Fair usage policy applies
[12] The list of eligible online advertising and artificial intelligence (AI) merchants is available in the FAQ on the website.
[13] Fair usage policy applies
[14] Fair usage policy applies
[15] The payment limit for the Boost virtual card only may be up to €1,000,000, subject to eligibility.
[16] Applies to incoming and outgoing transfers, ordinary and instant. The issuance of direct debit orders from the Qonto application is subject to its own specific terms and conditions and fees (subject to eligibility).
[17] 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.
[18] Only for SWIFT transfers of type SHA and OUR in USD: additional fixed fees of €5 (SHA) and €15 (OUR).
[19] SWIFT transfers of type SHA and OUR in EUR are charged at a fixed fee of €5 (SHA) and €15 (OUR) with no variable fee.

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	**Not available in Belgium**	**Not available in Belgium**	**Not available in Belgium**
Accounts Receivable	**Not available in Belgium**	**Not available in Belgium**	**Not available in Belgium**
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 Automate invoicing	**Not available in Belgium**	**Not available in Belgium**	**Not available in Belgium**
Add-on Project Tracking	**Not available in Belgium**	**Not available in Belgium**	**Not available in belgium**
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

Payment Cards (*Available for purchase)*

	One	Plus	X (Metal)	X (Mirror) Limited edition[20]	Ultra
Subscription fees					
Monthly fee[21]	€5 / month (excl. VAT)	€8 / month (excl. VAT)[22]	€20 / month (excl. VAT)	€30 / month (excl. VAT)	€60 / month (excl. VAT)[23]
Limits and Extras					
Card Payment limits[24]	€20,000 / card	€40,000 / card	€200,000 / card	€400,000 / card	Unlimited[25]
ATM withdrawal limits [26]	€1,000 / card	€2,000 / card	€3,000 / card	€6,000 / card	€6,000 / card
ATM withdrawals included	—	5/month	Unlimited	Unlimited	Unlimited
ATM withdrawals not included	€2 / per withdrawal	€2 / per withdrawal	—	—	—
Card Replacement cost[27]	€6/month (excl. VAT)	€6 /month (excl. VAT)	€6 /month (excl. VAT)	€6/month (excl. VAT)[28]	€6 / month (excl. VAT)
Extra EU exchange commission	2% / transaction	1% / transaction	No commission	No commission	No commission
Personal Assistant A concierge who answers your requests7 days a week	—	—	Included	Included	Included
Airport lounge access	—	—	Included	Included	Included
Insurance	Fraudulent Payments	Advanced Coverage	Premium Coverage	Premium Coverage	Exclusive coverage
Insurance / Assistance					

[20] Available as a limited edition of 10,000 units, subject to stock availability. Card not subject to renewal.
[21] For Cards not included in the Customer Plan
[22] 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.
[23] Minimum subscription of 3 months.
[24] Per calendar month
[25] Fair usage policy applies
[26] Per calendar month
[27] 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.
[28] Replacement of the X (Mirror) card is possible while stocks last, as it is a limited edition.

Travel Insurance					
Trip cancellation (insured events)	–	–	€5,000 per year	€5,000 per year	€5,000 per year
Trip cancellation for any reason	–	–	–	–	€2,500 per beneficiary, up to €5,000 per year
Flight and train delays	–	€800 per incident	€800 per incident	€800 per incident	€800 per incident
Luggage & Personal belongings	–	€1,000 per incident	€1,000 per incident	€1,000 per incident	€1,000 per incident
Rented vehicle damage cover	–	–	€5,000 per year	€5,000 per year	€5,000 per year
Travel medical expenses					
Medical expenses abroad	–	€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	–	Included	Included	Included	Included
Visit a close relative in case of hospitalization	–	€3,250 per hospitalization	€3,250 per hospitalization	€3,250 per hospitalization	€3,250 per hospitalization
Online Fraud & Purchase Coverage					
Purchase coverage Damaged or stolen items	–	€2,500 per year or €1,250 per purchase	€2,500 per year or €1,250 per purchase	€2,500 per year or €1,250 per purchase	€2,500 per year or €1,250 per purchase
Smartphone purchase coverage	–	–	Included	Included	Included
Fraudulent use of card	€1,500 per year	€3,000 per year	€3,000 per year	€3,000 per year	€3,000 per year
Phishing fraudulent site	Not included	€1,000 per year	€1,000 per year	€1,000 per year	€1,000 per year

Special Operations (All plans)

Management of Irregularities[29]	€100	€100	€100

[29] In the event that the account is opened in violation of this Agreement or any legal or regulatory provision.


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