

bunq

# Pricing

Consumers &  
Businesses



## Introduction

On the 1st of August 2017 we launched new pricing (see page 3 and 4). This new pricing automatically applies to you in case you signed up after August 1st 2017.

In case you signed up before the 1st of August 2017 our old pricing will remain applicable to you (see page 4 to 11), unless you choose to upgrade to our new pricing. Please be aware that under the old pricing there is a difference in card costs depending on the order date of a card.

In case the old pricing is applicable to you and want to order an extra card, replace a card or open an extra account we will ask you to upgrade to the new pricing.



## Pricing from the 1st of August 2017

The below mentioned pricing applies to accounts opened after the 1st of August 2017 and to accounts that have been upgraded to one of the below mentioned subscription plans.

	<b>bunq Business</b>	<b>bunq Premium</b>	<b>bunq Free</b>
Account fee	€9.99 p/m	€7.99 p/m	free
Bank accounts	25 accounts included	25 accounts included	1 account included
Extra bank accounts (per 25 accounts)	€19.00 p/m	€19.00 p/m	x
<b>Payments</b>			
Sending/receiving payments or sending requests	€0.10 per payment/request	free	free
Sending payments (bunq.to) or requests (bunq.me) via SMS	+ €0.10 per payment/request	free	free
Request paid with iDEAL or SOFORT	+ €0.20 per payment	free	free
NFC payment feature	free	free	x
<b>Direct Debits</b>			
Direct Debit - paying a direct debit	€0.10 per payment	free	free
<b>Attachments</b>			
Receiving and sending attachments	€0.02 per attachment	free	free
<b>Connect</b>			
Connect - giving and getting access	free	free	free
<b>Chat</b>			
Sending/receiving chat messages	€0.02 per message	free	free
<b>Exports</b>			
Export data	free	free	free
<b>Card</b>			
bunq Maestro card and bunq Worldwide Mastercard	a combination of up to 3 cards is included	a combination of up to 3 cards is included	x
Replacement card (Maestro/Mastercard)	€9.00 per card	€9.00 per card	x
Extra Maestro card	€9.00 per card + €2.00 p/m per card	€9.00 per card + €2.00 p/m per card	x

Extra Worldwide Mastercard	€9.00 per card + €3.00 p/m per card	€9.00 per card + €3.00 p/m per card	x
Non-euro Maestro/Mastercard payments and withdrawals	1.5% of the amount	1.5% of the amount	x
Maestro/Mastercard withdrawals	10 withdrawals p/m included, thereafter €0.99 per withdrawal	10 withdrawals p/m included, thereafter €0.99 per withdrawal	x
API			
API keys and IP addresses	free	free	x
Safekeeping Fee			
Safekeeping Fee for funds above €100,000, per €1000	2.4 cents / day	x	x

## Explanation

### Billing

In case you order an extra or replacement card we will charge you €9.00. This amount will be debited from your billing account immediately. All running costs will be debited from your billing account once a month (on your billing date).

We will start billing for an extra card or extra bank accounts, on the first billing date following the activation of the extra card/the moment we received the order for the extra bank accounts.

### Upgrade

The above mentioned pricing will apply to you immediately from the moment you upgrade. However, we will only start billing for the subscription fee on the first billing date following the upgrade.

We will charge you the monthly fee for extra cards and/or accounts in case you upgrade and your number of cards and/or accounts exceeds the number included in your subscription.

By way of illustration, imagine you have five active bunq cards and decide to upgrade to bunq Premium. Only three bunq cards are included in your bunq Premium subscription, so on top of the subscription fee we will charge you a monthly fee per card for the two cards which exceed the included amount.

On the first billing date following an upgrade, we will count the number of withdrawals over the previous billing period (incl. any withdrawals made after the last billing but before the upgrade) and we will charge a fee for all withdrawals above the number of withdrawals included in your subscription.

By way of illustration, imagine you made eight withdrawals since your last billing date and subsequently you upgrade. After the upgrade you made another four withdrawals. On the next billing date we count a total of twelve withdrawals. Ten withdrawals are included in your subscription, so we will charge you for two withdrawals.

### Downgrade

Please be aware that we will automatically deactivate all your cards in case you downgrade from bunq Premium to bunq Free. All your bank accounts will stay active but you will not be able to add extra bank accounts. When you downgrade we will furthermore delete all your API keys.

### Safekeeping Fee (Business accounts only)



We keep your money safe at the European Central Bank. This comes at a substantial cost to us. To fund this, we have a safekeeping fee in place of 2.4 cents per day, per €1000 (rounded down) that applies to your balance above €100,000.

By way of illustration, imagine you hold €100,000 in your account. This balance is free of charge. If you hold €105,700 in your account, you will be charged 2.4 cents for every day per extra €1000 you have, so you will be charged 12 cents per day that you have this balance.



## bunq Pack

Fees	
Pack fee	€19,99 p/m
Maximum number of included accounts	4 bunq Premium accounts or 3 bunq Premium accounts and 1 bunq Business account

### Explanation

#### Composition

It is possible to have a bunq Pack with one to four different bunq Premium accounts or a maximum of three bunq Premium accounts and one bunq Business account. This includes the account of the Pack owner.

#### Billing

The bunq Pack owner is the user who initiated the formation of the Pack. Only the Pack owner will be invoiced for the Pack fee. The other members of a Pack will not be invoiced for their respective monthly account fees as long as they stay member of the Pack. All other charges will be invoiced normally.

By way of illustration, a bunq Premium Pack member will not be charged €7,99 per month, but he/she will be charged if he/she would order a replacement card or would make more than ten withdrawals in one month.

You can leave a Pack anytime you want and every bunq Pack owner can terminate his/her pack any time he/she wants. Depending on your type of account we will apply bunq Premium pricing or bunq Business on you in case you leave a Pack or if the pack you're in gets terminated.

Please be aware, if you have bunq Free and join a Pack we will automatically upgrade you to bunq Premium. This means you when you leave the Pack bunq Premium pricing will apply to you.

We will automatically terminate a Pack if the Pack owner is in arrears with the monthly fee.

#### Applicable pricing

With exception of the monthly account fees, pricing from the 1st of August 2017 is applicable to the Pack holder and all Pack members.

## Consumer pricing before August 1st 2017

The below mentioned card pricing applies in case you (i) signed up before the 1st of August 2017, (ii) updated your bunq app on or after 23<sup>rd</sup> of January 2017 and (iii) did not upgrade to one of the subscription plans mentioned on page 3 and 4.

Account	
Bank account (active accounts on the 1st of August 2017)	free
Extra bank account	Upgrade to bunq Premium required
Payments	
Sending and receiving payments	free
Sending and receiving a request for payment	free
Attachments	
Receiving and sending attachments	free
Connect	
Connect	free
Chat	
Sending and receiving chat messages	free
Exports	
Export data	free
Card	
Additional/replace bunq cards (order)	No upgrade to bunq Premium required
Active bunq card	€1.00 per card, per month
Card payment outside Euro region	€0.04 + 1,2% of the transaction amount
Withdrawal within Euro region	€0.80 per withdrawal
Withdrawal outside Euro region	€2.25 + 1,2% of the transaction amount

## Explanation

### Upgrade

In case you want to add extra bunq bank accounts or bunq cards to your account we will ask you to upgrade to bunq Premium. In case you want to replace a (stolen/lost/broken) bunq card, we will also ask you to upgrade.

### Cards

For every active card linked to your bunq account, we will charge you a fixed fee of €1.00 per month. Please see the table for information on the additional transaction fees.

We use fixed monthly billing cycles and will always charge for a full billing cycle. In other words, in case you activate a card in the course of a billing cycle, you will be billed for the full billing cycle (a full month). You can deactivate a card whenever you want.

## Business pricing before August 1st 2017

*The below mentioned card pricing applies in case you (i) signed up before the 1st of August 2017, (ii) updated your bunq app on or after 23<sup>rd</sup> of January 2017 and (iii) did not upgrade to one of the subscription plans mentioned on page 3 and 4.*

Account	
Bank account (active accounts on the 1st of August 2017)	€1.00 per month, per bank account
Additional bank accounts	Upgrade to new pricing required
Payments	
Sending and receiving payments within bunq	€0.05 per payment
Sending and receiving SEPA payments	€0.10 per payment
Sending a bunq.to payment (SMS/mail)	€0.10 per payment
Request for payment	
Sending a request for payment to another bunq user	€0.05 per request
Sending a bunq.me request (SMS/mail)	€0.10 per request
bunq.me request paid with iDEAL or SOFORT	€0.20 per request
Rejected request for payment	€1.00 per request
Attachments	
Sending attachments	€0.10 per attachment
Connect	
Outgoing Connect	€1.00 per access, per month
Chat	
Sending chat messages (text)	€0.02 per message
Exports	
Export data	€0.10 per download
Card	
First debit card (order)	free
Additional/replacement debit card (order)	Upgrade to new pricing required
Active debit card	€1.00 per card, per month
Card payment outside Euro region	€0.04 + 1,2% of the transaction amount
Withdrawal within Euro region	€0.80 per withdrawal
Withdrawal outside Euro region	€2.25 + 1,2% of the transaction amount

## Explanation

### Upgrade

In case you want to add extra bunq bank accounts or bunq cards to your account we will ask you to upgrade to the new bunq Business pricing mentioned on page 3 and 4. In case you want to replace a (stolen/lost/broken) bunq card, we will also ask you to upgrade.

### Payments

You are charged €0.05 for each payment to another bunq account and for each payment you receive from another bunq account. Payments between your own bunq accounts are free. For a payment to or from a non-bunq account (SEPA payments) you are charged €0.10. If you send a bunq.to or bunq.me payment via SMS or mail, we will charge you €0.10. An iDEAL/SOFORT deposit is considered an incoming SEPA payment.

### Request for payment

Sending a request for payment to another bunq user costs €0.05. If you send a request via SMS or mail (bunq.me), we will charge you €0.10.

If the receiver rejects your request, you are charged €1.00. If the receiver pays the request with bunq, then that's considered a payment to you, so we will charge you €0.05. When the request is paid with iDEAL/SOFORT, we will charge you €0.20 (instead of €0.05).

When you accept (pay) a request with bunq, that's considered a payment to the sender of the request.

Revoking a request is free of charge. You can only revoke a request if the request has not yet been rejected or paid. Even if you have revoked a request, we will still charge you for sending it.

### Attachments

You can add an attachment to a payment. Sending an attachment costs €0.10 per attachment.

### Connect

With bunq Connect you can give someone access to a bunq bank account. You pay €1.00 per month, per account, for each person you give access. If you block and unblock someone's access to an account multiple times during a month, it is still considered one Connect. The fee is also charged if you accept an incoming Connect; if you get access to someone else's account.

### Chat

Sending chat (text) messages via bunq costs €0.02 per message. Chatting with bunq support employees is free. Sending an image or other file via chat is considered sending an attachment and is charged accordingly (€0,10).

### Exports

For exporting data we charge €0.10 per download.

### Cards

For every active card linked to your user account, we will charge you a fixed fee of €1.00 per month. Please see the table for more information on the applicable transaction fees.

We use fixed monthly billing cycles and will always charge for a full billing cycle. In other words, in case you activate a card in the course of a billing cycle, you will be billed for the full billing cycle (a full month). You can deactivate a card whenever you want.

## Pricing for older cards

*This pricing only applies to you in case you ordered a bunq card before the bunq app update of the 23rd of January 2017.*

Card	
Card payment within Euro region	€ 0.04
Card payment outside Euro region	€ 0.04 + 1,2% of the transaction amount
Withdrawal within Euro region	€ 0.80
Withdrawal outside Euro region	€ 2.25 + 1,2% of the transaction amount
Failed transaction due to customer	€ 0.04

### Explanation

Please see the table for more information on the applicable transaction fees. Please be aware that we will also charge you €0.04 if you try to initiate a payment or withdrawal but the transaction fails because you (i) entered the wrong PIN code, (ii) do not have enough money on your account or (iii) if your account is blocked.

# bunq

## Pricelist

bunq API

## Business users

The below mentioned pricing applies in case you signed up before the 1st of August 2017 and did not upgrade to one of the subscription plans mentioned on page 3 and 4.

General	
API Key	€5.00 per key, per month
IP-address	€5.00 per registered IP-address, per month
Tabs & Cash register	
Opening a tab	€0,01
Registered cash register	€1,00 per month, per cash register

The above-mentioned costs will be charged on top of the standard cost as included in the pricelist for *Business* users on page 6.

## Consumers

The below mentioned pricing applies in case you signed up before the 1st of August 2017 and did not upgrade to one of the subscription plans mentioned on page 3 and 4.

General	
First API key	free (if created before the 1st of August 2017)
First IP address	free (if registered before the 1st of August 2017)
Extra API keys	€5.00 per key, per month
Extra IP-addresses	€5.00 per registered IP-address, per month

## One free API key

As a bunq *more* user you can maintain one free API Key plus one free registered IP-address. This free option only applies if the API key was already created before the 1st of August 2017. As of the 1st of August 2017, bunq *more* users cannot create a new free API key.

To determine the number of keys in a certain month, we will count the number of active keys plus the number of keys you activated in the respective month.

By way of illustration, imagine you have one key, you block the key and active a new one in the same month. The new key will be considered your second key for the respective month and will thus not be free.

## **Deposit Guarantee Scheme**

bunq *Free*, *Premium* and *Business* accounts are covered by the Dutch Deposit Guarantee Scheme. This means that the funds on these account(s) are insured (up to €100.000 for all accounts combined) in case we go bankrupt. Please check [www.dnb.nl](http://www.dnb.nl) for more information about the Deposit Guarantee Scheme.