

bunq

# Pricing

Consumers &  
Businesses

## **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.

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 funds as safe and clean as possible at the European Central Bank. This comes at a substantial cost to us. To fund this for larger balances of over €100,000, 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 €0.12 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.