

bunq

# Pricing

Consumers &  
Businesses



## Consumer pricing before August 1st 2017

The below mentioned 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 bunq Premium or Business.

Account fee (maintaining the account)	
Bank account (active accounts on the 1st of August 2017)	free
Additional bank accounts	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
Invoice scan	
Scan and pay invoices in the bunq app	Upgrade to bunq Premium required
Connect	
Connect	free
Notes	
Adding notes (text or images) to payments	free
Exports	
Bank export statements (digital only)	free
Card	
Providing a debit card (active card)	€1.00 per card, per month
Providing a debit card (additional card) requested before 20180517	€1.00 per card, per month
Providing a debit card (additional card) requested after 20180517	Upgrade to Premium required
Providing a debit card (replacement card)	free (max 1/year)
Card payment (non-Euro)	€0.04 + 1.2% of the transaction amount
Cash withdrawal (Euro)	€0.80 per withdrawal
Cash withdrawal (non-Euro)	€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.

### 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.



## Pricing for older cards - Consumers

*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 (Euro)	€0.04
Card payment (non-Euro)	€0.04 + 1.2% of the transaction amount
Cash withdrawal (Euro)	€0.80
Cash withdrawal (non-Euro)	€2.25 + 1.2% of the transaction amount
Failed card 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.

## Pricing incidental costs - Consumers

Incident	Cost
Garnishment (per garnishment)	€100.00
Receiving funds - Swift inbound per payment up to €10,000	€5.00
Receiving funds - Swift inbound per payment between €10,000 and €100,000	€10.00
Receiving funds - Swift inbound per payment above €100,000	€25.00
Failed Mastercard chargeback before arbitration	€20.00
Failed Mastercard chargeback after arbitration	€35.00

### Explanation

#### Incidental costs

Sometimes your incidental financial matters with a third party require us to get involved. Because this involvement requires time and effort from our side, we can charge you the costs we make in order to do our job. These costs will be charged on top of the costs as included in your subscription.

#### Garnishments

Third parties have the possibility to (preliminary or definitely) extract funds from your account to repay an outstanding debt, for example due to unpaid taxes or open loans. These third parties require either a prior permit from a judge or a court order to put a garnishment of your accounts. As processing these garnishments is a difficult and timely process, we charge you with the costs as described above. When you have a positive balance on your accounts, we will settle the balance with the costs. We will also charge you with the costs when there is no balance on the accounts.

#### Swift inbound transfers

Swift inbound transfers are transactions that are made or requested outside of the SEPA-area. Depending on the height of the amount of these payments, we charge inbound Swift costs. Please look at the table for more information on the rates.

#### Mastercard Chargebacks

Chargebacks are situations in which you dispute a card payment you made. Please note that Mastercard can decide the dispute was unjustified (either before or after arbitration), for which the costs will be charged to you. Any *additional* costs charged by Mastercard for fraudulent or incorrect chargebacks (on top of the above mentioned cases), we hold the right to pass these costs on to you when your case gives reason to do so. We want to stipulate that these costs can be substantial. For more information on these costs, please refer to the Mastercard Chargeback Guide.

## API - Consumers

The below mentioned 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 bunq Premium or Business.

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

The above-mentioned costs will be charged on top of the costs as included in your subscription. 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, you cannot create a new free API key in this subscription.

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.

## Business pricing before August 1st 2017

The below mentioned 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 bunq Premium or Business.

Account fee (maintaining the account)	
Bank account (active accounts on the 1st of August 2017)	€1.00 per month, per bank account
Additional bank account(s)	Upgrade to bunq Business 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
Invoice scan	
Scan and pay invoices in the bunq app	Upgrade to bunq Business required
Connect	
Outgoing Connect	€1.00 per access, per month
Notes	
Adding notes (text or images) to payments	€0.02 per note
Exports	
Bank export statements (digital only)	€0.10 per download
Card	
Providing a debit card (active card)	€1.00 per card, per month
Providing a debit card (additional card)	Upgrade to bunq Business required
Providing a debit card (replacement card)	free (max 1/year)
Card payment (non-Euro)	€0.04 + 1.2% of the transaction amount
Cash withdrawal (Euro)	€0.80 per withdrawal

Cash withdrawal (non-Euro)	€2.25 + 1.2% of the transaction amount
Safekeeping fee	
Safekeeping fee for funds above €100,000, per €1000	2.4 cents/day

## 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.

### 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.

### Notes

Adding a note (text or image) to a payment costs €0.02 per note.

### 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.

### **Safekeeping Fee**

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 bunq account(s). This balance is free of charge. If you hold €105,700 in your account(s), 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.

## Pricing for older cards - Business

*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 (Euro)	€0.04
Card payment (non-Euro)	€0.04 + 1.2% of the transaction amount
Cash withdrawal (Euro)	€0.80
Cash withdrawal (non-Euro)	€2.25 + 1.2% of the transaction amount
Failed card 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.

## Pricing incidental costs - Business

Incident	Cost
Garnishment (per garnishment)	€100.00
Bank statement	€100.00
Receiving funds - Swift inbound per payment up to €10,000	€5.00
Receiving funds - Swift inbound per payment between €10,000 and €100,000	€10.00
Receiving funds - Swift inbound per payment above €100,000	€25.00
Failed Mastercard chargeback before arbitration	€20.00
Failed Mastercard chargeback after arbitration	€35.00

### Explanation

Sometimes your incidental financial matters with a third party require us to get involved. Because this involvement requires time and effort from our side, we can charge you the costs we make in order to do our job. These costs will be charged on top of the costs as included in your subscription.

#### Garnishments

Third parties have the possibility to (preliminary or definitely) extract funds from your account to repay an outstanding debt, for example due to unpaid taxes or open loans. These third parties require either a prior permit from a judge or a court order to put a garnishment of your accounts. As processing these garnishments is a difficult and timely process, we charge you with the costs as described above. When you have a positive balance on your accounts, we will settle the balance with the costs. We will also charge you with the costs when there is no balance on the accounts.

#### Bank statements

Your organisation may be required to provide a standard bank statement towards your audit firm. To support your organisation with this, we can draft the required statement in accordance with the format as provided by the NBA (<https://www.nba.nl/tools-en-voorbeelden/standaardbankverklaring/>) in Dutch or English. When you request us to draft a standard bank statement concerning your account with us, we will charge you the applicable fee.

#### Swift inbound transfers

Swift inbound transfers are transactions that are made or requested outside of the SEPA-area. Depending on the height of the amount of these payments, we charge inbound Swift costs. Please look at the table for more information on the rates.

#### Mastercard Chargebacks

Chargebacks are situations in which you dispute a card payment you made. Please note that Mastercard can decide the dispute was unjustified (either before or after arbitration), for which the costs will be charged to you. Any *additional* costs charged by Mastercard for fraudulent or incorrect chargebacks (on top of the above mentioned cases), we hold the right to pass these costs on to you when your case gives reason to do so. We want to stipulate that these costs can be substantial. For more information on these costs, please refer to the Mastercard Chargeback Guide.



## API - Business

*The below mentioned pricing applies in case you signed up before the 1st of August 2017 and did not upgrade to bunq Premium or Business.*

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 costs as included in your subscription.

## **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.