

bunq

# Pricing

Consumers &  
Businesses

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 Joint</b>
Account fee (maintaining the account)	€9.99 p/m	€7.99 p/m	€9.99 p/m
Bank accounts	25 accounts included	25 accounts included	25 accounts 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
Sending payments using TransferWise	+ €0.10 per payment (excluding costs TransferWise)	TransferWise rates	TransferWise rates
Request paid with iDEAL or SOFORT	+ €0.20 per payment	free	free
NFC payment feature	free	free	free
SEPA XML batch payments	€1.00 per batch of up to 100 payments + €0.10 per payment	free	free
Top up credit card (only available for consumer Visa and Mastercard cards, minimum of €10 per top up, maximum of €500 per day)	0.5% for EU cards & 2.5% for non-EU cards (€500 free top ups per month included)	0.5% for EU cards & 2.5% for non-EU cards (€500 free top ups per month included)	0.5% for EU cards & 2.5% for non-EU cards (€500 free top ups per month included)
<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>Invoice scan</b>			

Scan and pay invoices in the bunq app	€0.20 per scan + €0.10 per payment	free	free
Connect			
Connect - giving and getting access	free	free	free
Notes			
Adding notes (text or images) to payments	€0.02 per note	free	free
Exports			
Bank export statements (digital only)	free	free	free
Export of transaction details (digital only)	€0.10 per export	free	free
Card			
Providing a card (active card) – Maestro, Mastercard debit and/or bunq Travel Card (Mastercard credit)	a combination of up to 3 cards is included	a combination of up to 3 cards is included	a combination of up to 4 cards is included for all Joint account partners in total
Providing a debit card (additional Maestro card)	€9.00 per card + €2.00 p/m per card	€9.00 per card + €2.00 p/m per card	x
Providing a debit card (additional Mastercard)	€9.00 per card + €3.00 p/m per card	€9.00 per card + €3.00 p/m per card	x
Providing a bunq Travel Card (additional Mastercard credit)	€9.00 per card + €3.00 p/m per card	€9.00 per card + €3.00 p/m per card	x
Providing an online card (Mastercard debit)	a combination up to 5 cards is included	a combination up to 5 cards is included	a combination up to 5 cards for each Joint account partner is included

Providing an online card (additional Mastercard debit)	€9.99 per month per additional 5 cards (with a maximum of 10 additional cards in total and a maximum of 20 card numbers per year)	€9.99 per month per additional 5 cards (with a maximum of 10 additional cards in total and a maximum of 20 card numbers per year)	x
Providing a card (replacement card) - Maestro/Debit Mastercard/bunq Travel Card (Mastercard credit)	€9.00 per card (1 card per year for free)	€9.00 per card (1 card per year for free)	€9.00 per card (1 card per year for free)
Card payment (non-Euro)	Mastercard exchange rate	Mastercard exchange rate	Mastercard exchange rate
Cash withdrawal (Euro)	10 withdrawals p/m included, thereafter €0.99 per withdrawal	10 withdrawals p/m included, thereafter €0.99 per withdrawal	10 withdrawals p/m included, thereafter €0.99 per withdrawal
Cash withdrawal (non-Euro)	Mastercard exchange rate (10 withdrawals p/m included, thereafter €0.99 per withdrawal)	Mastercard exchange rate (10 withdrawals p/m included, thereafter €0.99 per withdrawal)	Mastercard exchange rate (10 withdrawals p/m included, thereafter €0.99 per withdrawal)
API			
API keys and IP addresses	free	free	free
Safekeeping fee			
Safekeeping fee for funds above €100,000, per €1000	2.4 eurocents/day	x	x

## bunq Travel Card

The bunq Travel Card membership is a type of bunq subscription that basically gives you the best card for your travels. Please also check our bunq card rules to find out more about the bunq Travel Card. Here is an overview of the included costs, fees and features:

- the bunq Travel Card is a Mastercard credit card but works just like a debit card. Every payment will be immediately deducted from your Travel Card balance;
- there are no account fees involved, the bunq Travel Card itself costs €9.99 which is a one-time fee for one card;
- to top up your bunq Travel Card, we offer you our top up feature, with a minimum of €10 per top up with a maximum of €500 each day. It is possible to use any consumer Visa or Mastercard card to top up your bunq Travel Card. We will charge you 0.5% when you top up with an EU card, or 2.5% when you use a non-EU card;
- when available in your country, you can also use Apple or Google Pay with your bunq Travel Card;
- you never pay foreign exchange fees because of our ZeroFX feature, non-euro payments are subject to the Mastercard exchange rates;
- you are able to withdraw money at ATM's worldwide, we charge you €0.99 per withdrawal



## **bunq Promo**

If you are invited to the bunq Promo subscription, you're able to discover all the amazing features offered to Premium users without the mentioned account fee for maintaining the account, with a couple of rules and exceptions:

- the amount you can spend via outgoing payments is limited (see the app for the details);
- for cash withdrawals, we charge €0.99 per withdrawal (next to possible exchange rates);
- interest, top ups by credit card and the invoice scanning feature are not available for bunq Promo subscription.

## **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.

### **Non-euro card payments and cash withdrawals**

For transactions executed in currencies other than euro, we convert the transaction amount to euro using the Mastercard exchange rates before we debit your account. This means the initial amount debited at the time of payment is an estimated amount, which may differ from the final amount after the payment is fully processed due to possible exchange rate fluctuations. If you want to check the current Mastercard exchange rates, please have a look at their website.



### **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 bunq account(s). This balance is free of charge. If you hold €105,700 in your account(s), you will be charged 2.4 eurocents for every day per extra €1000 you have, so you will be charged €0.12 per day that you have this balance.

## Pricing incidental costs

Incident	Cost
Garnishment (per garnishment)	€100.00
Bank statement (only available for business)	€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 special 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.

### 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.

## 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.

## **Deposit Guarantee Scheme**

bunq *Free, Premium, Joint, Business* and Travel Card 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.