

**bunq**

**BANK OF THE FREE**

# **Pricing**

Consumers & Businesses

The below mentioned pricing applies to subscriptions started after the 2nd of April 2020 and to subscriptions that have been upgraded to one of the below mentioned subscription plans.

	Personal			Business	
	bunq Premium SuperGreen	bunq Premium	bunq Travel	bunq Business SuperGreen	bunq Business
Maintaining the subscription that makes life easy and helps you save time	€ 16.99 per month (25 sub-accounts included)	€ 7.99 per month (25 sub-accounts included)	€ 0.00	€ 19.99 per month (25 sub-accounts included)	€ 9.99 per month (25 sub-accounts included)
Extra sub-accounts (per 25 sub-accounts)	€ 19.00 per month	€ 19.00 per month	N/A	€ 19.00 per month	€ 19.00 per month
Sharing a bank account made easy with bunq +1	€ 2.99 per month	€ 2.99 per month	N/A	€ 2.99 per month	€ 2.99 per month
<b>Payments</b>					
Sending/receiving instant payments or sending instant requests	free	free	free	€ 0.10 per payment per request	€ 0.10 per payment per request
Request paid with SOFORT and instantly with iDEAL, Bancontact	free	free	free	€ 0.20 per payment per request	€ 0.20 per payment per request
Requests paid instantly via debit or credit card	2.5%	2.5%	N/A	2.5%+ € 0.20	2.5%+ € 0.20
Receiving instant bunq.me payments via iDEAL, SOFORT, Bancontact	free	free	N/A	€ 0.20 per payment	€ 0.20 per payment
Receiving bunq.me payments with debit or credit card	2.5%	2.5%	N/A	2.5%+ € 0.20	2.5%+ € 0.20
Top up with debit or credit card, whenever and wherever it suits you.	0.5% (first €500 free per month)	0.5% (first €500 free per month)	0.5%	0.5% (first €500 free per month)	0.5% (first €500 free per month)
Top up with iDEAL, SOFORT, Bancontact, Giropay	free	free	free	€ 0.10 per top up	€ 0.10 per top up
Sending payments using TransferWise: 8 x cheaper than with any other bank	the real exchange rate thanks to partnership with TransferWise	the real exchange rate thanks to partnership with TransferWise	N/A	€ 0.10 per payment + the real exchange rate thanks to partnership with TransferWise	€ 0.10 per payment + the real exchange rate thanks to partnership with TransferWise

	<b>bunq Premium SuperGreen</b>	<b>bunq Premium</b>	<b>bunq Travel</b>	<b>bunq Business SuperGreen</b>	<b>bunq Business</b>
Saving precious time with SEPA XML batch payments	free	free	N/A	€ 1.00 per batch of up to 100 payments + €0.10 per payment	€ 1.00 per batch of up to 100 payments + €0.10 per payment
Always access to and control over your cash with deposits through Barzahlen or viacash	1.5% of the deposited amount (€100 free deposits per month)	1.5% of the deposited amount (€100 free deposits per month)	N/A	1.5% of the deposited amount (€100 free deposits per month)	1.5% of the deposited amount (€100 free deposits per month)
Receiving Swift payments (up to €10.000)	€5.00 per payment	€5.00 per payment	N/A	€5.00 per payment	€5.00 per payment
Receiving Swift payments (between €10.000 and €100.000)	€10.00 per payment	€10.00 per payment	N/A	€10.00 per payment	€10.00 per payment
Receiving Swift payments (above €100.000)	€25.00 per payment	€25.00 per payment	N/A	€25.00 per payment	€25.00 per payment
<b>Direct debits</b>					
Direct debit	free	free	N/A	€ 0.10 per payment	€ 0.10 per payment
<b>Cards</b>					
The best global coverage available (Maestro, Debit Mastercard, bunq Travel Card)	A combination of 3 cards and 1 Metal Card is included for free.	A combination of 3 cards is included for free.	€9.99 per Travel Card (maximum 1 card)	A combination of 3 cards and 1 Metal Card is included for free.	A combination of 3 cards is included for free.
Instantly ordering additional Maestro Cards	€9.00 per card + €2.99 per month per card	€9.00 per card + €2.99 per month per card	N/A	€9.00 per card + €2.99 per month per card	€9.00 per card + €2.99 per month per card
Instantly ordering additional Debit Mastercards	€9.00 per card + €2.99 per month per card	€9.00 per card + €2.99 per month per card	N/A	€9.00 per card + €2.99 per month per card	€9.00 per card + €2.99 per month per card
Instantly ordering additional Travel Cards	€9.00 per card + €2.99 per month per card	€9.00 per card + €2.99 per month per card	N/A	€9.00 per card + €2.99 per month per card	€9.00 per card + €2.99 per month per card

	<b>bunq Premium SuperGreen</b>	<b>bunq Premium</b>	<b>bunq Travel</b>	<b>bunq Business SuperGreen</b>	<b>bunq Business</b>
The most elegant, most sustainable, most widely accepted Metal Card available today	1 Metal Card valued at €129 is included, based on a 1 year subscription)	N/A	N/A	1 Metal Card valued at worth €129 is included, based on a 1 year	N/A
Creating Online Cards on-the-go	A total of 5 cards is included for free.	A total of 5 cards is included for free.	N/A	A total of 5 cards is included for free.	A total of 5 cards is included for free.
Apple Pay, Google Pay, Tap & Pay, FitBit Pay	free	free	free	free	free
Creating additional Online Cards	€9.99 per month per additional 5 cards (a maximum of 10 cards in total and 20 cards per year)	€9.99 per month per additional 5 cards (a maximum of 10 cards in total and 20 cards per year)	N/A	€9.99 per month per additional 5 cards (a maximum of 10 cards in total and 20 cards per year)	€9.99 per month per additional 5 cards (a maximum of 10 cards in total and 20 cards per year)
Ordering a replacement card (Debit Mastercard/Maestro / Travel Card)	€9.00 per card (1 free replacement per year)	€9.00 per card (1 free replacement per year)	€9.99 per card	€9.00 per card (1 free replacement per year)	€9.00 per card (1 free replacement per year)
Ordering a replacement Metal Card	€129 per card	N/A	N/A	€129 per card	N/A
Card payment (non-Euro)	Mastercard exchange rate	Mastercard exchange rate	Mastercard exchange rate	Mastercard exchange rate	Mastercard exchange rate
Cash withdrawal	10 free withdrawals per month included & €0.99 per withdrawal thereafter	10 free withdrawals per month included & €0.99 per withdrawal thereafter	€0.99 per withdrawal	10 free withdrawals per month included & €0.99 per withdrawal thereafter	10 free withdrawals per month included & €0.99 per withdrawal thereafter
<b>Deposit holding fee</b>					
Deposit holding fee (for funds above €100,000)	€0.03 per day per €1000	€0.03 per day per €1000	€0.03 per day per €1000	€0.03 per day per €1000	€0.03 per day per €1000
<b>Attachments</b>					
Receiving and sending attachments	free	free	free	€0.10 per attachment	€0.10 per attachment

	<b>bunq Premium SuperGreen</b>	<b>bunq Premium</b>	<b>bunq Travel</b>	<b>bunq Business SuperGreen</b>	<b>bunq Business</b>
<b>Invoice scan</b>					
Saying goodbye to manual data entry by scanning and paying invoices in the bunq app	free	free	N/A	€0.20 per scan + €0.10 per payment	€0.20 per scan + €0.10 per payment
Digitizing all your receipts in seconds	free	N/A	N/A	€0.20 per receipt	N/A
<b>Notes</b>					
Bookkeeping on-the-go by adding notes (text or images) to payments	free	free	free	€0.10 per note	€0.10 per note
<b>Exports</b>					
Bank export statements (digital only)	free	free	free	€0.10 per email	€0.10 per email
Export of transaction details (digital only)	free	free	free	€0.10 per email	€0.10 per email
Automatically send export statements to your bookkeeper (digital only)	free	N/A	N/A	€0.20 per email	N/A
<b>API</b>					
Build your own bank with the most powerful bank API in the world, getting API keys and IP addresses	free	free	N/A	free	free
<b>Multiple Trade Names</b>					
Add all your trade names without wasting time	N/A	N/A	N/A	€2.99 per month per trade name	€2.99 per month per trade name
<b>Zapier</b>					
Automate all your finances with Zapier	free	N/A	N/A	free	N/A

<b>bunq Pack</b>	
Enjoy bunq together with your friends, family and partner(s): get 4 bunq Premium or 3 bunq Premium accounts and 1 bunq Business account)	€19.99 per month
Enjoy bunq together and become CO2 free in less than two years by upgrading from a Premium subscription in the Pack to Premium SuperGreen subscription	Additional €9 per month (charged to the Premium SuperGreen member)
Make your business easily sustainable by upgrading from a Business subscription in the Pack to Business SuperGreen	Additional €10 per month (charged to the Business SuperGreen member)

<b>Incidental Costs</b>	
Garnishment	€100.00 per garnishment
Bank statement (only available for business)	€100.00
Failed Mastercard chargeback before arbitration	€20.00
Failed Mastercard chargeback after arbitration	€35.00
Re-opening permanent closed bunq account	€100.00

## Explanations

### ◆ bunq Pack

bunq is better together. That's why we made it super easy to enjoy bunq with your friends, family or partner(s)! By starting your own bunq Pack, you can share the bunq experience with up to 3 other people: It's possible to have a bunq Pack with a up to 4 bunq Premium/ Premium SuperGreen accounts or 3 bunq Premium/ Premium SuperGreen accounts and 1 bunq Business/ Business SuperGreen account. This includes the account of the Pack owner.

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 members of the Pack. If a Pack member upgrades to Premium SuperGreen or Business SuperGreen, he/she will be charged only for the difference between Premium and Premium SuperGreen or between Business and Business SuperGreen subscription fees. 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 orders a replacement card or makes 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. If you leave a Pack, you can still access all the bunq features that make life easy and help you save time. Depending on your type of account we will apply bunq Premium or bunq Business pricing for you in case you leave a Pack or if the Pack you're in gets terminated.

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

### ◆ bunq +1: sharing a bank account made easy

Want to share a bank account with someone who's not a bunq user? Simply invite them as your +1.

In just one tap, you can create a joint account with your partner, a bank account for your child, or an employee expense account.

You and your +1 both get full access to the account and your +1 gets a card too! (They can choose between a Maestro, Mastercard Debit or Travel Card.) Your +1 also gets 1 free ATM withdrawal every month.

For just €2,99/month you can invite someone as your +1 if you're a bunq Premium, bunq Business or bunq SuperGreen user. Your +1 will not be charged anything. Your +1 will be subject to the deposit holding fee if their account balance is over €100,000. Your +1 do not receive MassInterest, but can upgrade to Premium if they would like to do so at any time.

## ◆ **bunq Metal Card**

1 bunq Metal Card is the most elegant, most sustainable and most widely accepted Metal Card available and it's included for free in bunq Premium SuperGreen and bunq Business SuperGreen subscriptions, provided you remain in this subscription for at least 1 year from the date you ordered the Metal Card. If you cancel your subscription earlier than 1 year from that date, we will charge the difference between the value of the card (€129) and the amount you've paid in subscription fees since that date.

## ◆ **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.

## ◆ **Swift inbound transfers**

Swift inbound transfers are transactions that are made or requested outside of the SEPA-area. Depending on the volume of the amount of these payments, we charge inbound Swift costs.

## ◆ **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 for your account with us, we will charge you the applicable fee.

## - 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.

## - Re-opening a permanent closed account

If you would like to re-open a bunq account that you already decide to close permanently, we are happy to help. It requires a lot of time and effort on our side to make this happen for you, that is why we charge you a fee for reopening a permanent closed account. Please check out our Terms and Conditions if you would like to close your account through the bunq app in a reversible way and avoid this fee.

## ◆ Deposit holding fee

We keep your funds as simple and clean as possible. This comes at a substantial cost to us as we keep most of them at the European Central Bank. To fund this for larger balances of over €100,000, we have a fee of 3 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 3 euro cents for every day per extra €1000 you have, so you will be charged €0.15 per day that you have this balance.



## **Deposit Guarantee Scheme**

bunq Premium, Premium SuperGreen, Business, Business SuperGreen and bunq Travel accounts are covered by the Dutch Deposit Guarantee Scheme (DGS). 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 our [DGS information sheet](#) or [Dutch Central Bank \(DNB\)](#) for more information.