

**bunq**

**BANK OF THE FREE**

# **Pricing**

**Consumers & Businesses**



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

	Personal			Business		
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Travel Business
Maintaining the plan 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)	€ 2.99 per month
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	N/A
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	N/A
Payments						
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Travel Business
Sending/receiving instant payments or sending instant requests	free	free	Sending instant payments is N/A.  Sending instant requests and receiving instant payments is free.	€ 0.10 per payment per request	€ 0.10 per payment per request	Sending instant payments is N/A.  Sending instant requests and receiving instant payments is free.
Send requests, paid with SOFORT or instantly with IDEAL or Bancontact	free	free	free	€ 0.20 per payment per request	€ 0.20 per payment per request	free
Send requests, paid instantly via debit or credit card	2.5%	2.5%	N/A	2.5% + € 0.20	2.5% + € 0.20	N/A
Receiving instant bunq.me payments via iDEAL, SOFORT, Bancontact	free	free	N/A	€ 0.20 per payment	€ 0.20 per payment	N/A
Receiving bunq.me payments with debit or credit card	2.5%	2.5%	N/A	2.5% + € 0.20	2.5% + € 0.20	N/A
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)	0.5%
Top up with iDEAL, SOFORT, Bancontact	free	free	free	€ 0.10 per top up	€ 0.10 per top up	free
Sending payments using Wise: 8 x cheaper than with any other bank	The real exchange rate thanks to partnership with Wise	The real exchange rate thanks to partnership with Wise	N/A	€ 0.10 per payment + the real exchange rate thanks to partnership with Wise	€ 0.10 per payment + the real exchange rate thanks to partnership with Wise	N/A



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	N/A
Always access to and control over your cash with deposits through Barzahlen or viacash	2.5% of the deposited amount (€100 free deposits per month)	2.5% of the deposited amount (€100 free deposits per month)	N/A	2.5% of the deposited amount (€100 free deposits per month)	2.5% of the deposited amount (€100 free deposits per month)	N/A
Receiving Swift payments (up to €10.000)	€5.00 per payment	€5.00 per payment	€5.00 per payment	€5.00 per payment	€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	€10.00 per payment	€10.00 per payment	€10.00 per payment	€10.00 per payment
Receiving Swift payments (above €100.000)	€25.00 per payment	€25.00 per payment	€25.00 per payment	€25.00 per payment	€25.00 per payment	€25.00 per payment
<b>Direct debits</b>						
	<b>bunq Easy Green Personal</b>	<b>bunq Easy Money Personal</b>	<b>bunq Easy Travel Personal</b>	<b>bunq Easy Green Business</b>	<b>bunq Easy Money Business</b>	<b>bunq Easy Travel Business</b>
Direct debit	free	free	N/A	€ 0.10 per payment	€ 0.10 per payment	N/A
<b>Cards</b>						
	<b>bunq Easy Green Personal</b>	<b>bunq Easy Money Personal</b>	<b>bunq Easy Travel Personal</b>	<b>bunq Easy Green Business</b>	<b>bunq Easy Money Business</b>	<b>bunq Easy Travel Business</b>
The best global coverage available (Maestro, Debit Mastercard, bunq Travel Card)	A combination of 3 cards is included for free. A Metal Card can be ordered upon pre-payment of 12 months of bunq Easy Green Personal.	A combination of 3 cards is included for free. A Metal Card can be ordered upon pre-payment of 24 months of bunq Easy Money Personal.	€9.99 per Travel Card (maximum 1 card)	A combination of 3 cards is included for free. A Metal Card can be ordered upon pre-payment of 12 months of bunq Easy Green Business.	A combination of 3 cards is included for free. A Metal Card can be ordered upon pre-payment of 24 months of bunq Easy Money Business.	€9.99 per Travel Card (maximum 1 card)
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	N/A
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	N/A
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	N/A
The most elegant, most sustainable, most widely accepted Metal	Free when you pre-pay for 12 months of bunq Easy Green	Free when you pre-pay for 24 months of bunq Easy Money	N/A	Free when you pre-pay for 12 months of bunq Easy Green	Free when you pre-pay for 24 months of bunq Easy Money	N/A

Card available today <sup>1</sup>	Personal.	Personal.		Business.	Business.	
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.	N/A
Apple Pay, Google Pay, FitBit Pay	free	free	free	free	free	free
Tap & Pay	free	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)	N/A
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)	€9.99 per card
Ordering a replacement Metal Card	€129 per card	€129 per card	N/A	€129 per card	€129 per card	N/A
Card payment (non-Euro)	Mastercard exchange rate	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	€0.99 per withdrawal
<b>Deposit holding fee</b>						
	<b>bunq Easy Green Personal</b>	<b>bunq Easy Money Personal</b>	<b>bunq Easy Travel Personal</b>	<b>bunq Easy Green Business</b>	<b>bunq Easy Money Business</b>	<b>bunq Easy Travel Business</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	€0.03 per day per €1000
Deposit holding fee (for funds above €1.000.000) <i>(in effect from 01-03-2021)</i>	€0.06 per day per €1000	€0.06 per day per €1000	€0.06 per day per €1000	€0.06 per day per €1000	€0.06 per day per €1000	€0.06 per day per €1000
<b>Attachments</b>						
	<b>bunq Easy Green Personal</b>	<b>bunq Easy Money Personal</b>	<b>bunq Easy Travel Personal</b>	<b>bunq Easy Green Business</b>	<b>bunq Easy Money Business</b>	<b>bunq Easy Travel Business</b>
Receiving and sending attachments	free	free	free	€0.10 per attachment	€0.10 per attachment	free

<sup>1</sup> Pre-payment for the Metal Card is non-refundable.



Invoice scan						
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Travel Business
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	N/A
Digitizing all your receipts in seconds	free	N/A	N/A	free	free	N/A
Notes						
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Travel Business
Bookkeeping on-the-go by adding notes (text or images) to payments	free	free	free	€0.10 per note	€0.10 per note	free
Exports						
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Travel Business
Bank export statements (digital only)	free	free	free	€0.10 per email	€0.10 per email	free
Export of transaction details (digital only)	free	free	free	€0.10 per email	€0.10 per email	free
Automatically send export statements to your bookkeeper (digital only)	free	N/A	N/A	free	free	N/A
API						
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Travel Business
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	N/A
Multiple Trade Names						
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Travel Business



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	N/A
<b>Zapier</b>						
	<b>bunq Easy Green Personal</b>	<b>bunq Easy Money Personal</b>	<b>bunq Easy Travel Personal</b>	<b>bunq Easy Green Business</b>	<b>bunq Easy Money Business</b>	<b>bunq Easy Travel Business</b>
Automate all your finances with Zapier	free	free	N/A	free	free	N/A
<b>Extra features</b>						
	<b>bunq Easy Green Personal</b>	<b>bunq Easy Money Personal</b>	<b>bunq Easy Travel Personal</b>	<b>bunq Easy Green Business</b>	<b>bunq Easy Money Business</b>	<b>bunq Easy Travel Business</b>
Gift your tree planting to your bestie	free	N/A	N/A	N/A	N/A	N/A
Easily track your group expenses with Activities	free	free	free	free Only available for the directors' account	free Only available for the directors' account	free Only available for the directors' account

<b>bunq Pack</b>	
Enjoy bunq together with your friends, family and partner(s): get 4 bunq Easy Money Personal or 3 bunq Easy Money Personal accounts and 1 bunq Easy Money Business account)	€19.99 per month
Enjoy bunq together and become CO2 free in less than two years by upgrading from a Easy Money Personal plan in the Pack to a Easy Green Personal plan	Additional €9 per month (charged to the Easy Green Personal member)
Make your business easily sustainable by upgrading from a Easy Money Business plan in the Pack to Easy Green Business	Additional €10 per month (charged to the Easy Green Business member)
The most elegant, most sustainable, most widely accepted Metal Card available today	A Metal Card can be ordered upon pre-payment of 12 months of bunq Pack (Pack owner) or €129 (Pack member)

<b>Incidental costs</b>	
Garnishment	€80 per garnishment
Bank statement (only available for business)	€100
Mastercard chargeback	free

Enter arbitration for a Mastercard chargeback	€20 - €500 per transaction, depending on the ruling by Mastercard Dispute Team
Export of statements from permanently closed bunq account	€100
Manual account or activity review <i>(Only applies to Business accounts)</i>	€3.99 per review, first 5 reviews per month are free

API - PSD2 developers	
Package of personal, dedicated guidance and troubleshooting from our support team	€3,500 per 10 hours of support.

## 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 easy Money Personal/ Easy Green Personal accounts or 3 bunq Easy Money Personal/ Easy Green Personal accounts and 1 bunq Easy Money Business/ Easy Green Business 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 Easy Green Personal or Easy Green Business, he/she will be charged only for the difference between Easy Money Personal and Easy Green Personal or between Easy Money Business and Easy Green Business fees. All other charges will be invoiced normally.

By way of illustration, a bunq Easy Money Personal 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 Easy Money Personal or bunq Easy Money 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 Easy Money Personal, bunq Easy Money Business or bunq Easy Green 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 does not receive MassInterest, but can upgrade to Easy Money Personal 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. The Metal Card can only be ordered upon pre-payment of either 24 months of bunq Easy Money Personal or bunq



Easy Money Business, 12 months of bunq Easy Green Personal or bunq Easy Green Business, 12 months of bunq Pack (Pack owner) or €129 (Pack member). This pre-payment is non-refundable.

Under the old Metal Card plan, the Metal Card could be ordered for free, provided that you remain a bunq Easy Green Personal or Easy Green Business member for at least 1 year from the date you ordered the Metal Card. If you have received your Metal Card for free under the old Metal Card plan and you cancel your Easy Green plan earlier than 1 year from the date you ordered your Metal Card, we will charge the difference between the value of the card (€129) and the amount you've paid in plan 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 plan 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 plan.

By way of illustration, imagine you have five active bunq cards and decide to upgrade to bunq Easy Money Personal. Only three bunq cards are included in your bunq Easy Money plan, so on top of the plan 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 plan.

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 plan, 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.

- **Export of statements from a permanently closed account**

If you would like to export a bank statement for an account that you have decided to close permanently, we are happy to help. However, since this requires a lot of time and effort on our side to make this happen, we will charge you a fee to export a bank statement for a permanently closed account. Please check [www.together.bunq.com](http://www.together.bunq.com) if you would like to close your account through the app in a way that lets you export bank statements and avoid this fee.

- **API support for PSD2 developers**

We want to provide PSD2-licensed developers with support when it comes to their app's connection to the bunq PSD2 API. Support can be acquired in packs of 10 hours. Our software will keep track of the hours of support you have used up. The purchased support hours are non-refundable. Support can be requested by sending an email to [apipartner@bunq.com](mailto:apipartner@bunq.com). For an overview of what is and isn't included in this support package, see the relevant terms and conditions at [www.bunq.com/terms](http://www.bunq.com/terms).

- ❖ **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. For balances of over €1.000.000, we charge a fee of 6 cents per day, per €1000 (rounded down) for any funds above the €1.000.000 limit.

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.

If you hold €1.100.000 in your account(s), you will be charged 3 euro cents per day for every €1000 over the limit of €100.000, while you will be charged 6 euro cents per day over every €1000 over the limit of €1.000.000. The first €100.000 will remain free of charge.

### **Deposit Guarantee Scheme**

bunq Easy Money Personal, Easy Green Personal, Easy Money Business, Easy Green Business and bunq Easy 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.