



Pricing

Consumers & Businesses

01/03/2024



To continue offering you best-of-class service, we're updating our pricing from March 1 2024. If you signed up before March 1 2024, this updated pricing applies from May 1 2024.

	Personal				Business			
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Maintaining the plan that makes life easy and helps you save time	€ 18.99 per month (25 accounts included)	€ 9.99 per month (25 accounts included)	€ 3.99 per month (1 account included)	€ 0.00	€ 23.99 per month (25 accounts included)	€ 13.99 per month (25 accounts included)	€ 7.99 per month (1 account included)	€ 0.00
Extra accounts (per 25 accounts)	€ 20.00 per month	€ 20.00 per month	€ 20.00 per month	€ 20.00 per month	€ 21.00 per month	€ 21.00 per month	€ 21.00 per month	€ 21.00 per month
Add extra directors to your Business account	N/A	N/A	N/A	N/A	First three directors are free, after that €5.99 per director per month	First three directors are free, after that €5.99 per director per month	Only one director possible	Only one director possible
Receive MassInterest ¹	1.56% annually, paid weekly	1.56% annually, paid weekly	1.56% annually, paid weekly	1.56% annually, paid weekly	1.05% annually, paid weekly	1.05% annually, paid weekly	1.05% annually, paid weekly	1.05% annually, paid weekly
Receive MassInterest for Multi-Currency Savings (USD) ¹	3.71% annually, paid weekly	3.71% annually, paid weekly	N/A	N/A	2.30% annually, paid weekly	2.30% annually, paid weekly	N/A	N/A
Receive MassInterest for Multi-Currency Savings (GBP) ¹	3.71% annually, paid weekly	3.71% annually, paid weekly	N/A	N/A	2.30% annually, paid weekly	2.30% annually, paid weekly	N/A	N/A

¹You will only accrue MassInterest over the first 100.000 in your savings account(s) per currency (EUR, USD, GBP) , paid on your billing account. See the applicable terms and conditions.

[illegible]



Top up with iDEAL, SOFORT, Bancontact	free	free	free	free	€ 0.13 per top up	€ 0.13 per top up	€ 0.13 per top up	€ 0.13 per top up
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	The real exchange rate thanks to partnership with Wise	N/A	€ 0.13 per payment + the real exchange rate thanks to partnership with Wise	€ 0.13 per payment + the real exchange rate thanks to partnership with Wise	€ 0.13 per payment + the real exchange rate thanks to partnership with Wise	N/A
Saving precious time with SEPA XML batch payments	free	free	free	N/A	€ 2.00 per batch of up to 100 payments + €0.13 per payment	€ 2.00 per batch of up to 100 payments + €0.13 per payment	€ 2.00 per batch of up to 100 payments + €0.13 per payment	N/A
Always access to and control over your cash with deposits through Barzahlen, viacash, Paysafe Cash	2.5% of the deposited amount (€100 free deposits per month)	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)	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	N/A	€5.00 per payment	€5.00 per payment	€5.00 per payment	N/A
Receiving Swift payments (between €10.000 and €100.000)	€10.00 per payment	€10.00 per payment	€10.00 per payment	N/A	€10.00 per payment	€10.00 per payment	€10.00 per payment	N/A
Receiving Swift payments (above €100.000)	€25.00 per payment	€25.00 per payment	€25.00 per payment	N/A	€25.00 per payment	€25.00 per payment	€25.00 per payment	N/A
Direct debits								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Direct debit	free	free	free	N/A	€ 0.13	€ 0.13	€ 0.13	N/A



					per payment	per payment	per payment	
Cards								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
The best global coverage available (Maestro, Mastercard)	A combination of 3 cards is included for free	A combination of 3 cards is included for free	1 card is included for free	N/A	A combination of 3 cards is included for free	A combination of 3 cards is included for free	1 card is included for free	N/A
Instantly ordering additional Maestro Cards	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	N/A	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	N/A
Instantly ordering additional Mastercards	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	N/A	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	N/A
Creating Virtual Credit Cards on-the-go	26 cards	26 cards	1 card	1 card, €9.99 per year for a physical card	26 cards	26 cards	1 card	1 card, €9.99 per year for a physical card
Apple Pay, Google Pay, FitBit Pay	free	free	free	free	free	free	free	free
Creating additional Virtual Credit Cards ²	€19.99 per month per additional 26 cards	€19.99 per month per additional 26 cards	N/A	N/A	€19.99 per month per additional 26 cards	€19.99 per month per additional 26 cards	N/A	N/A
Ordering a replacement card (Mastercard/Maestro)	€9.99 per card (1 free replacement per year)	€9.99 per card (1 free replacement per year)	€9.99 per card	N/A	€9.99 per card (1 free replacement per year)	€9.99 per card (1 free replacement per year)	€9.99 per card	N/A
Ordering a replacement for a	free	free	free	N/A	free	free	free	N/A

² The invoice is due when passing the order of the first card outside of the ongoing invoiced card batch



card that expires within 3 months								
Ordering a replacement Metal Card	€89.99 per card	€89.99 per card	€89.99 per card	N/A	€89.99 per card	€89.99 per card	€89.99 per card	N/A
Card payment (in a foreign currency)	The real Mastercard exchange rate + 0,5% (network fee)	The real Mastercard exchange rate + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)	The real Mastercard exchange rate + 0,5% (network fee)	The real Mastercard exchange rate + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)
Cash withdrawal ³	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 5 withdrawals per month are €0.99 each, thereafter €2.99 each	€2.99	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 5 withdrawals per month are €0.99 each, thereafter €2.99 each	€2.99
Local Currencies								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Open a Local Currencies account	free	free	N/A	N/A	free	free	N/A	N/A
Converting currencies	The Currency Cloud exchange rate + network fee (0,5%)	The Currency Cloud exchange rate + network fee (0,5%)	N/A	N/A	The Currency Cloud exchange rate + network fee (0,5%)	The Currency Cloud exchange rate + network fee (0,5%)	N/A	N/A
Outgoing payment from Local Currencies account* (no conversion)	Transaction fee	Transaction fee	N/A	N/A	Transaction fee	Transaction fee	N/A	N/A
Outgoing payment	Transaction fee +	Transaction fee +	N/A	N/A	Transaction fee +	Transaction fee +	N/A	N/A

³ The same applies for cash withdrawals in other currencies than the euro if the currency withdrawn is the same as the currency of the account itself. In case a conversion is necessary, a 0,5% network fee is added

⁴ The applicable transaction fee varies and depends on the type of payment and the currency involved. The transaction fees can be found below



from Local Currencies account (including conversion)	0,5% network fee	0,5% network fee			0,5% network fee	0,5% network fee		
Incoming payment to Local Currencies account (no conversion)	Transaction fee	Transaction fee	N/A	N/A	Transaction fee	Transaction fee	N/A	N/A
Incoming payment to Local Currencies account (including conversion)	Transaction fee + 0,5% network fee	Transaction fee + 0,5% network fee	N/A	N/A	Transaction fee + 0,5% network fee	Transaction fee + 0,5% network fee	N/A	N/A
Attachments								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Receiving and sending attachments	free	free	free	free	€0.13 per attachment	€0.13 per attachment	€0.13 per attachment	€0.13 per attachment
Invoice scan								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Saying goodbye to manual data entry by scanning and paying invoices in the bunq app	free	free	N/A	N/A	€0.27 per scan + €0.13 per payment	€0.27 per scan + €0.13 per payment	N/A	N/A
Digitizing all your receipts in seconds	free	N/A	N/A	N/A	free	free	N/A	N/A



Notes								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Bookkeeping on-the-go by adding notes (text or images) to payments	free	free	N/A	N/A	€0.13 per note	€0.13 per note	N/A	N/A
Exports								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Bank export statements (digital only)	free	free	free	free	free	free	free	free
Export of transaction details (digital only)	free	free	free	free	free	free	free	free
Automatically send export statements to your bookkeeper (digital only)	N/A	N/A	N/A	N/A	free	free	N/A	N/A
API								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Build your own bank with the most powerful	free	free	N/A	N/A	free	free	N/A	N/A



bank API in the world, getting API keys and IP addresses								
Multiple Trade Names								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Add all your trade names without wasting time	N/A	N/A	N/A	N/A	€2.99 per month per trade name	€2.99 per month per trade name	N/A	N/A
Zapier								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Automate all your finances with Zapier	free (only for users residing in the Netherlands)	free (only for users residing in the Netherlands)	N/A	N/A	free	free	N/A	N/A
Extra features								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Open a new, local IBAN	free	free	N/A	N/A	free	free	N/A	N/A
Gift your tree planting to your bestie	free	N/A	N/A	N/A	N/A	N/A	N/A	N/A



Easily track your group expenses with Activities	free	free	free	free	free	free	free	N/A
					Only available for the directors' account	Only available for the directors' account	Only available for the directors' account	
Invest your money effortlessly with Easy Investments ⁵	0,99% annually over the assets under management (billed monthly) 0,59% is charged by bunq, 0,40% by Birdee	0,99% annually over the assets under management (billed monthly) 0,59% is charged by bunq, 0,40% by Birdee	N/A	N/A	N/A	N/A	N/A	N/A

Transaction fee		
Outgoing transactions		
	Personal	Business
Fast Payments (EUR, USD, GBP)	€0,70	€0,99
Fast Payments (SEK, NOK, DKK, PLN, AUD)	€1,00	€2,00
Fast Payments (CZK, RON, HUF, CAD, IDR, INR, MXN, MYR, SGD, HKD, HRK))	€3,00	€5,00
Fast Payments (PHP)	€6,00	€10,00

⁵ We will deduct the total fee from your account each month, after which we transfer part of this fee to Birdee



SWIFT (<i>shared cost</i>)	€10,00	€15,00
SWIFT (<i>all cost</i>)		
- Tier 1	€15,00	€15,00
- Tier 2	€20,00	€20,00
- Tier 3	€30,00	€30,00
- Tier 4	€45,00	€45,00
Incoming transactions		
Receiving SWIFT or US Fedwire payments	€10,00	€15,00
Receiving non-SWIFT payments	€0,70	€0,99

bunq Pack	
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	€28.99 per month
Enjoy bunq together 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)
Enjoy bunq together 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)



Incidental costs		
	Personal	Business
Garnishment	€80 per garnishment	€80 per garnishment
Bank statement (only available for business)	N/A	€120
Enter arbitration for a Mastercard chargeback	€20 - €500 per transaction, depending on the ruling by Mastercard Dispute Team	€20 - €500 per transaction, depending on the ruling by Mastercard Dispute Team
Mastercard Emergency Cash Advance	€100	€120
Export of statements from permanently closed bunq account	€100	€120
Stamp duty on the account statement in case of an average balance above €5.000 (on an annual basis and subject to subsequent law amendments). <i>(Only for accounts with an Italian IBAN)</i>	€34.20 per year	€100.00 per year

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 €8.99 per month, but they will be charged if they order a replacement card or make more than four withdrawals in one month.

You can leave a Pack anytime you want and every bunq Pack owner can terminate their Pack any time they want. 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.

❖ **Billing**

In case you order an extra or replacement card we will charge you €9.99. 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 three 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 seven withdrawals. Four withdrawals are included in your plan, so we will charge you for three 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.

We may also apply a network fee to your transaction.

❖ **Swift inbound transfers**

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.

A €15 deposit will be deducted from your account, which will be returned after the chargeback process. In case of a false or unjust chargeback request, we may decide to retain the deposit.



❖ **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 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. 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.

❖ **Stamp Duty for users residing in Ireland**

In certain cases, we are required to collect stamp duty from you if you reside in Ireland. If you use a physical card, we are required to charge you a fee of €0,12 per cash withdrawal up to a maximum of €5 per year. This fee is charged once per year on the 31st of December. Collection of these stamp duties is mandatory and is governed by Revenue, the Irish tax service. For more information, please see their website.

Deposit Guarantee Scheme

In principle, every Euro in your bunq account is covered by the Deposit Guarantee Scheme (DGS). This means that your credit is guaranteed up to EUR 100,000 per account holder. This guarantee applies per banking license holder. For a complete overview of what falls under the Scheme please check our [DGS information page](#) and the [Dutch Central Bank \(DNB\)](#) for more information.



This pricing applies to users who signed up before March 1 2024. From May 1 2024 this will be replaced with the updated pricing from the previous pages.

	Personal				Business			
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Maintaining the plan that makes life easy and helps you save time	€ 17.99 per month (25 accounts included)	€ 8.99 per month (25 accounts included)	€ 2.99 per month (1 account included)	€ 0.00	€ 22.99 per month (25 accounts included)	€ 12.99 per month (25 accounts included)	€ 6.99 per month (1 account included)	€ 0.00
Extra accounts (per 25 accounts)	€ 19.00 per month	€ 19.00 per month	€ 19.00 per month	€ 19.00 per month	€ 21.00 per month	€ 21.00 per month	€ 21.00 per month	€ 21.00 per month
Add extra directors to your Business account	N/A	N/A	N/A	N/A	First three directors are free, after that €4.99 per director per month	First three directors are free, after that €4.99 per director per month	Only one director possible	Only one director possible
Receive MassInterest ⁶	1.56% annually, paid weekly	1.56% annually, paid weekly	1.56% annually, paid weekly	1.56% annually, paid weekly	1.05% annually, paid weekly	1.05% annually, paid weekly	1.05% annually, paid weekly	1.05% annually, paid weekly
Receive MassInterest for Multi-Currency Savings (USD) ¹	3.71% annually, paid weekly	3.71% annually, paid weekly	N/A	N/A	2.30% annually, paid weekly	2.30% annually, paid weekly	N/A	N/A
Receive MassInterest for Multi-Currency Savings (GBP) ¹	3.71% annually, paid weekly	3.71% annually, paid weekly	N/A	N/A	2.30% annually, paid weekly	2.30% annually, paid weekly	N/A	N/A

⁶You will only accrue MassInterest over the first 100.000 in your savings account(s) per currency (EUR, USD, GBP) , paid on your billing account. See the applicable terms and conditions.

[illegible]



Top up with iDEAL, SOFORT, Bancontact	free	free	free	free	€ 0.13 per top up	€ 0.13 per top up	€ 0.13 per top up	€ 0.13 per top up
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	The real exchange rate thanks to partnership with Wise	N/A	€ 0.13 per payment + the real exchange rate thanks to partnership with Wise	€ 0.13 per payment + the real exchange rate thanks to partnership with Wise	€ 0.13 per payment + the real exchange rate thanks to partnership with Wise	N/A
Saving precious time with SEPA XML batch payments	free	free	free	N/A	€ 2.00 per batch of up to 100 payments + €0.13 per payment	€ 2.00 per batch of up to 100 payments + €0.13 per payment	€ 2.00 per batch of up to 100 payments + €0.13 per payment	N/A
Always access to and control over your cash with deposits through Barzahlen, viacash, Paysafe Cash	2.5% of the deposited amount (€100 free deposits per month)	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)	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	N/A	€5.00 per payment	€5.00 per payment	€5.00 per payment	N/A
Receiving Swift payments (between €10.000 and €100.000)	€10.00 per payment	€10.00 per payment	€10.00 per payment	N/A	€10.00 per payment	€10.00 per payment	€10.00 per payment	N/A
Receiving Swift payments (above €100.000)	€25.00 per payment	€25.00 per payment	€25.00 per payment	N/A	€25.00 per payment	€25.00 per payment	€25.00 per payment	N/A
Direct debits								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Direct debit	free	free	free	N/A	€ 0.13	€ 0.13	€ 0.13	N/A



					per payment	per payment	per payment	
Cards								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
The best global coverage available (Maestro, Mastercard)	A combination of 3 cards is included for free	A combination of 3 cards is included for free	1 card is included for free	N/A	A combination of 3 cards is included for free	A combination of 3 cards is included for free	1 card is included for free	N/A
Instantly ordering additional Maestro Cards	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	N/A	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	N/A
Instantly ordering additional Mastercards	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	€9.99 per card + €3.49 per month per card	N/A	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	€9.99 per card + €3.99 per month per card	N/A
Creating Virtual Credit Cards on-the-go	26 cards	26 cards	1 card	1 card, €9.99 per year for a physical card	26 cards	26 cards	1 card	1 card, €9.99 per year for a physical card
Apple Pay, Google Pay, FitBit Pay	free	free	free	free	free	free	free	free
Creating additional Virtual Credit Cards ⁷	€19.99 per month per additional 26 cards	€19.99 per month per additional 26 cards	N/A	N/A	€19.99 per month per additional 26 cards	€19.99 per month per additional 26 cards	N/A	N/A
Ordering a replacement card (Mastercard/Maestro)	€9.99 per card (1 free replacement per year)	€9.99 per card (1 free replacement per year)	€9.99 per card	N/A	€9.99 per card (1 free replacement per year)	€9.99 per card (1 free replacement per year)	€9.99 per card	N/A
Ordering a replacement for a	free	free	free	N/A	free	free	free	N/A

⁷ The invoice is due when passing the order of the first card outside of the ongoing invoiced card batch



card that expires within 3 months								
Ordering a replacement Metal Card	€89.99 per card	€89.99 per card	€89.99 per card	N/A	€89.99 per card	€89.99 per card	€89.99 per card	N/A
Card payment (in a foreign currency)	The real Mastercard exchange rate + 0,5% (network fee)	The real Mastercard exchange rate + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)	The real Mastercard exchange rate + 0,5% (network fee)	The real Mastercard exchange rate + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)	1,5% of the transaction amount + 0,5% (network fee)
Cash withdrawal ⁸	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 5 withdrawals per month are €0.99 each, thereafter €2.99 each	€2.99	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 6 withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First 5 withdrawals per month are €0.99 each, thereafter €2.99 each	€2.99
Local Currencies								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Open a Local Currencies account	free	free	N/A	N/A	free	free	N/A	N/A
Converting currencies	The Currency Cloud exchange rate + network fee (0,5%)	The Currency Cloud exchange rate + network fee (0,5%)	N/A	N/A	The Currency Cloud exchange rate + network fee (0,5%)	The Currency Cloud exchange rate + network fee (0,5%)	N/A	N/A
Outgoing payment from Local Currencies account ⁹ (no conversion)	Transaction fee	Transaction fee	N/A	N/A	Transaction fee	Transaction fee	N/A	N/A
Outgoing payment	Transaction fee +	Transaction fee +	N/A	N/A	Transaction fee +	Transaction fee +	N/A	N/A

⁸ The same applies for cash withdrawals in other currencies than the euro if the currency withdrawn is the same as the currency of the account itself. In case a conversion is necessary, a 0,5% network fee is added

⁹ The applicable transaction fee varies and depends on the type of payment and the currency involved. The transaction fees can be found below



from Local Currencies account (including conversion)	0,5% network fee	0,5% network fee			0,5% network fee	0,5% network fee		
Incoming payment to Local Currencies account (no conversion)	Transaction fee	Transaction fee	N/A	N/A	Transaction fee	Transaction fee	N/A	N/A
Incoming payment to Local Currencies account (including conversion)	Transaction fee + 0,5% network fee	Transaction fee + 0,5% network fee	N/A	N/A	Transaction fee + 0,5% network fee	Transaction fee + 0,5% network fee	N/A	N/A
Attachments								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Receiving and sending attachments	free	free	free	free	€0.13 per attachment	€0.13 per attachment	€0.13 per attachment	€0.13 per attachment
Invoice scan								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Saying goodbye to manual data entry by scanning and paying invoices in the bunq app	free	free	N/A	N/A	€0.27 per scan + €0.13 per payment	€0.27 per scan + €0.13 per payment	N/A	N/A
Digitizing all your receipts in seconds	free	N/A	N/A	N/A	free	free	N/A	N/A



Notes								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Bookkeeping on-the-go by adding notes (text or images) to payments	free	free	N/A	N/A	€0.13 per note	€0.13 per note	N/A	N/A
Exports								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Bank export statements (digital only)	free	free	free	free	free	free	free	free
Export of transaction details (digital only)	free	free	free	free	free	free	free	free
Automatically send export statements to your bookkeeper (digital only)	N/A	N/A	N/A	N/A	free	free	N/A	N/A
API								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Build your own bank with the most powerful	free	free	N/A	N/A	free	free	N/A	N/A



bank API in the world, getting API keys and IP addresses								
Multiple Trade Names								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Add all your trade names without wasting time	N/A	N/A	N/A	N/A	€2.99 per month per trade name	€2.99 per month per trade name	N/A	N/A
Zapier								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Automate all your finances with Zapier	free (only for users residing in the Netherlands)	free (only for users residing in the Netherlands)	N/A	N/A	free	free	N/A	N/A
Extra features								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Savings Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Savings Business
Open a new, local IBAN	free	free	N/A	N/A	free	free	N/A	N/A
Gift your tree planting to your bestie	free	N/A	N/A	N/A	N/A	N/A	N/A	N/A



Easily track your group expenses with Activities	free	free	free	free	free	free	free	N/A
					Only available for the directors' account	Only available for the directors' account	Only available for the directors' account	
Invest your money effortlessly with Easy Investments ¹⁰	0,99% annually over the assets under management (billed monthly) 0,59% is charged by bunq, 0,40% by Birdee	0,99% annually over the assets under management (billed monthly) 0,59% is charged by bunq, 0,40% by Birdee	N/A	N/A	N/A	N/A	N/A	N/A

Transaction fee		
Outgoing transactions		
	Personal	Business
Fast Payments (EUR, USD, GBP)	€0,70	€0,99
Fast Payments (SEK, NOK, DKK, PLN, AUD)	€1,00	€2,00
Fast Payments (CZK, RON, HUF, CAD, IDR, INR, MXN, MYR, SGD, HKD, HRK))	€3,00	€5,00
Fast Payments (PHP)	€6,00	€10,00

¹⁰ We will deduct the total fee from your account each month, after which we transfer part of this fee to Birdee



SWIFT (<i>shared cost</i>)	€10,00	€15,00
SWIFT (<i>all cost</i>)		
- Tier 1	€15,00	€15,00
- Tier 2	€20,00	€20,00
- Tier 3	€30,00	€30,00
- Tier 4	€45,00	€45,00
Incoming transactions		
Receiving SWIFT or US Fedwire payments	€10,00	€15,00
Receiving non-SWIFT payments	€0,70	€0,99

bunq Pack	
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	€24.99 per month
Enjoy bunq together 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)
Enjoy bunq together 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)



Incidental costs		
	Personal	Business
Garnishment	€80 per garnishment	€80 per garnishment
Bank statement (only available for business)	N/A	€120
Enter arbitration for a Mastercard chargeback	€20 - €500 per transaction, depending on the ruling by Mastercard Dispute Team	€20 - €500 per transaction, depending on the ruling by Mastercard Dispute Team
Mastercard Emergency Cash Advance	€100	€120
Export of statements from permanently closed bunq account	€100	€120
Stamp duty on the account statement in case of an average balance above €5.000 (on an annual basis and subject to subsequent law amendments). <i>(Only for accounts with an Italian IBAN)</i>	€34.20 per year	€100.00 per year

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 €8.99 per month, but they will be charged if they order a replacement card or make more than four withdrawals in one month.

You can leave a Pack anytime you want and every bunq Pack owner can terminate their Pack any time they want. 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.

❖ **Billing**

In case you order an extra or replacement card we will charge you €9.99. 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 three 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 seven withdrawals. Four withdrawals are included in your plan, so we will charge you for three 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.

We may also apply a network fee to your transaction.

❖ **Swift inbound transfers**

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.

A €15 deposit will be deducted from your account, which will be returned after the chargeback process. In case of a false or unjust chargeback request, we may decide to retain the deposit.



❖ **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 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. 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.

❖ **Stamp Duty for users residing in Ireland**

In certain cases, we are required to collect stamp duty from you if you reside in Ireland. If you use a physical card, we are required to charge you a fee of €0,12 per cash withdrawal up to a maximum of €5 per year. This fee is charged once per year on the 31st of December. Collection of these stamp duties is mandatory and is governed by Revenue, the Irish tax service. For more information, please see their website.

Deposit Guarantee Scheme

In principle, every Euro in your bunq account is covered by the Deposit Guarantee Scheme (DGS). This means that your credit is guaranteed up to EUR 100,000 per account holder. This guarantee applies per banking license holder. For a complete overview of what falls under the Scheme please check our [DGS information page](#) and the [Dutch Central Bank \(DNB\)](#) for more information.