



Pricing

Consumers & Businesses



	Personal				Business			
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal ¹	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Maintaining the plan that makes life easy and helps you save time	€ 17.99 per month (25 sub-accounts included)	€ 8.99 per month (25 sub-accounts included)	€2.99 per month	€ 0.00	€ 20.99 per month (25 sub-accounts included)	€ 10.99 per month (25 sub-accounts included)	€4.99 per month	€ 2.99 per month
Extra sub-accounts (per 25 sub-accounts)	€ 19.00 per month	€ 19.00 per month	N/A	N/A	€ 19.00 per month	€ 19.00 per month	N/A	N/A
Add extra directors to your Business account	N/A	N/A	N/A	N/A	First three directors are free, after that €2.99 per director per month	First three directors are free, after that €2.99 per director per month	Only one director possible	Only one director possible
Payments								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Sending/receiving (instant) payments or sending (instant) requests	free	free	free	Sending instant payments is N/A. Sending instant requests and receiving instant payments is free.	€ 0.11 per payment per request	€ 0.11 per payment per request	€ 0.11 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	free	€ 0.22 per payment per request	€ 0.22 per payment per request	€ 0.22 per payment per request	free

¹ Opening an Easy Travel account is no longer possible. Active Easy Travel users will be able to keep using Easy Travel until their card expires.



Send requests, paid instantly via debit or credit card	2.5%	2.5%	2.5%	N/A	2.5% + € 0.22	2.5% + € 0.22	2.5% + € 0.22	N/A
Receiving instant bunq.me payments via iDEAL, SOFORT, Bancontact	free	free	free	N/A	€ 0.22 per payment	€ 0.22 per payment	€ 0.22 per payment	N/A
Receiving bunq.me payments with debit or credit card	2.5%	2.5%	2,5%	N/A	2.5% + € 0.22	2.5% + € 0.22	2.5% + € 0.22	N/A
Top up with debit or credit card, whenever and wherever it suits you.	0.5% for EEA cards or 2.5% for non-EEA cards (first €500 free per month)	0.5% for EEA cards or 2.5% for non-EEA cards (first €500 free per month)	0.5% for EEA cards or 2.5% for non-EEA cards (first €500 free per month)	0.5% for EEA cards or 2.5% for non-EEA cards	0.5% for EEA cards or 2.5% for non-EEA cards (first €500 free per month)	0.5% for EEA cards or 2.5% for non-EEA cards (first €500 free per month)	0.5% for EEA cards or 2.5% for non-EEA cards (first €500 free per month)	0.5% for EEA cards or 2.5% for non-EEA cards
Top up with iDEAL, SOFORT, Bancontact	free	free	free	free	€ 0.11 per top up	€ 0.11 per top up	€ 0.11 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	The real exchange rate thanks to partnership with Wise	N/A	€ 0.11 per payment + the real exchange rate thanks to partnership with Wise	€ 0.11 per payment + the real exchange rate thanks to partnership with Wise	€ 0.11 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	€ 1.10 per batch of up to 100 payments + €0.11 per payment	€ 1.10 per batch of up to 100 payments + €0.11 per payment	€ 1.10 per batch of up to 100 payments + €0.11 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)	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	€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	€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	€25.00 per payment	€25.00 per payment
Direct debits								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Direct debit	free	free	free	N/A	€ 0.11 per payment	€ 0.11 per payment	€ 0.11 per payment	N/A
Cards								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
The best global coverage available (Maestro, Mastercard)	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.	1 card is included for free.	N/A	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.	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 + €3.49 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
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 + €3.49 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



The most elegant, most sustainable, most widely accepted Metal Card available today ²	Free when you pre-pay for 12 months of bunq Easy Green Personal.	Free when you pre-pay for 24 months of bunq Easy Money Personal.	N/A	N/A	Free when you pre-pay for 12 months of bunq Easy Green Business.	Free when you pre-pay for 24 months of bunq Easy Money Business.	N/A	N/A
Creating virtual cards on-the-go	A total of 5 cards is included for free.	A total of 5 cards is included for free.	N/A	N/A	A total of 5 cards is included for free.	A total of 5 cards is included for free.	N/A	N/A
Apple Pay, Google Pay, FitBit Pay	free	free	free	free	free	free	free	free
Tap & Pay	free	free	free	free	free	free	free	free
Creating additional virtual 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	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	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 Metal Card	€129 per card	€129 per card	N/A	N/A	€129 per card	€129 per card	N/A	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)	The real Mastercard exchange rate + 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)	The real Mastercard exchange rate + 0,5% (network fee)
Cash withdrawal	First four withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First four withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First five withdrawals per month are €0.99 each, thereafter €2.99 each	€2.99 per withdrawal	First four withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First four withdrawals per month are free, the five after are €0.99. Thereafter, €2.99 per withdrawal	First five withdrawals per month are €0.99 each, thereafter €2.99 each	€2.99 per withdrawal

² Pre-payment for the Metal Card is non-refundable.



Local Currencies								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel 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 ³ (no conversion)	Transaction fee	Transaction fee	N/A	N/A	Transaction fee	Transaction fee	N/A	N/A
Outgoing payment from 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
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
Deposit holding fee⁴								

³ The applicable transaction fee varies and depends on the type of payment and the currency involved. The transaction fees can be found below.

⁴ The deposit holding fee also applies to funds held in other currencies than the Euro.



	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Deposit holding fee (for funds above €100,000)	€0.04 per day per €1000	€0.04 per day per €1000	€0.04 per day per €1000	€0.04 per day per €1000	€0.04 per day per €1000	€0.04 per day per €1000	€0.04 per day per €1000	€0.04 per day per €1000
Deposit holding fee (for funds above €1.000.000)	€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	€0.06 per day per €1000	€0.06 per day per €1000
Attachments								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Receiving and sending attachments	free	free	free	free	€0.11 per attachment	€0.11 per attachment	€0.11 per attachment	free
Invoice scan								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Saying goodbye to manual data entry by scanning and paying invoices in the bunq app	free	free	N/A	N/A	€0.22 per scan + €0.11 per payment	€0.22 per scan + €0.11 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 Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business



Bookkeeping on-the-go by adding notes (text or images) to payments	free	free	N/A	free	€0.11 per note	€0.11 per note	N/A	€0.11 per note
Exports								
	bunq Easy Green Personal	bunq Easy Money Personal	bunq Easy Bank Personal	bunq Easy Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Bank export statements (digital only)	free	free	free	free	€0.11 per email	€0.11 per email	€0.11 per email	free
Export of transaction details (digital only)	free	free	free	free	€0.11 per email	€0.11 per email	€0.11 per email	free
Automatically send export statements to your bookkeeper (digital only)	free	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 Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank 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	N/A	free	free	N/A	N/A
Multiple Trade Names								
	bunq Easy	bunq Easy	bunq Easy Bank	bunq Easy	bunq Easy	bunq Easy	bunq Easy Bank	bunq Easy



	Green Personal	Money Personal	Personal	Travel Personal	Green Business	Money Business	Business	Travel 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 Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Automate all your finances with Zapier	free	free	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 Travel Personal	bunq Easy Green Business	bunq Easy Money Business	bunq Easy Bank Business	bunq Easy Travel Business
Open a new, local IBAN	€9.99 per country (first, main IBAN is free)	€9.99 per country (first, main IBAN is free)	N/A	N/A	€29.99 per country (first, main IBAN is free)	€29.99 per country (first, main IBAN is 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 Only available for the directors' account	free Only available for the directors' account	free Only available for the directors' account	free Only available for the directors' account

Transaction fee
Outgoing transactions



Fast Payments (EUR, USD, GBP)	€0,70
Fast Payments (SEK, NOK, DKK, PLN, AUD)	€1,00
Fast Payments (CZK, RON, HUF, CAD, IDR, INR, MXN, MYR, SGD, HKD, HRK))	€3,00
Fast Payments (PHP)	€6,00
SWIFT (shared cost)	€10,00
SWIFT (all cost) <ul style="list-style-type: none">- Tier 1- Tier 2- Tier 3- Tier 4	€15,00 €20,00 €30,00 €45,00
Incoming transactions	
Receiving SWIFT or US Fedwire payments	€10,00
Receiving non-SWIFT payments	€0,70

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)	€23.99 per month



Enjoy bung 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 bung Pack (Pack owner) or €129 (Pack member)

Incidental costs	
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
Mastercard Emergency Cash Advance	€100
Export of statements from permanently closed bung 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



<p>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).</p> <p><i>(Only for accounts with an Italian IBAN)</i></p>	<p>€34.20 per year for Personal users</p> <p>€100.00 per year for Business users</p>
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API - PSD2 developers	
<p>Package of personal, dedicated guidance and troubleshooting from our support team</p>	<p>€3.500 per 10 hours of support.</p>



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.

❖ **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 €9.99. 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.

- **Stamp duty**

In case your average account balance during the year is equal to or greater than €5.000, we are required to pay a stamp duty to the Italian authorities. We will deduct this amount from your balance to cover our costs. This stamp duty only applies to accounts with an Italian IBAN. The €5.000 threshold only applies to Personal accounts. Business accounts are eligible for the stamp duty even if their average balance is lower than €5.000.

- **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 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.

- ❖ **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 4 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 4 euro cents for every day per extra €1000 you have, so you will be charged €0.20 per day that you have this balance.

If you hold €1.100.000 in your account(s), you will be charged 4 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 Bank Personal, Easy Money Personal, Easy Green Personal, Easy Bank Business, 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.