

Qonto launches Mirror Card: When B2B steals the streetwear playbook

- **Business banking meets streetwear culture:** Qonto applies limited-edition tactics borrowed from Nike, Apple, and Hermès to launch a business card as a collectible statement piece
- **Only 10,000 cards available:** The Mirror Card features premium Black and Gold mirror finishes, targeting ambitious founders and high-growth companies who want to signal status while spending big
- **Premium experience at €30/month:** €400,000 monthly spending limits, 1% cashback, 0% FX fees, concierge service, and airport lounge access redefine what a business card can deliver

Paris, April 20th, 2026 – Qonto, Europe's leading business finance solution serving over 600,000 businesses and freelancers, today announced the launch of **Mirror Card, Qonto's most feature-rich card yet:** a limited-edition business debit card that blurs the line between financial tool and luxury collectible.

Qonto brings drop culture to business banking

For decades, business banking has treated products as purely functional. A card is a card. A limit is a limit. Design is often an afterthought. But in a world where streetwear brands create overnight queues and luxury houses manufacture scarcity to drive desire, why shouldn't business banking do the same?

*"Consumer brands have mastered the art of making people **want** their products, not just need them. Nike doesn't just sell shoes, they sell moments. Hermès doesn't sell bags, they sell membership to a club. **said Albertine Lecoinge, VP Product at Qonto.** "We wanted to test if that energy could translate to business finance."*


The insight? **Entrepreneurs don't separate their personal identity from their business identity.** The way they pay, the card they pull out, the tools they choose all of it signals who they are and where they're going. Yet most business cards look identical, feel disposable, and inspire no emotion.


Redefining what a business card can mean


With only 10,000 cards available (5,000 Black Mirror, 5,000 Gold Mirror), Mirror Card targets a clear segment: fast-growing businesses that routinely hit spending limits, manage cross-border transactions, and want **a card that reflects their ambitions.** To deliver on that promise, Qonto partnered with IDEMIA Secure Transaction, a global leader in secure payment card technology.


This collaboration ensures Mirror Card combines cutting-edge financial security with premium metal craftsmanship, leveraging IDEMIA's advanced manufacturing and personalization capabilities.


The card unlocks:

 **€400,000 monthly spending limit** – the highest in Qonto's lineup, helping inventory, bulk orders, equipment, and high-ticket B2B purchases

 **1% cashback** (capped at €30/month) – simple, tangible value on every transaction

 **0% FX commission** – for international expansion and cross-border spending

 **Premium travel perks** – access to 1,700+ airport lounges worldwide (once per year), plus a dedicated concierge service for flights, hotels, and experiences

 **Market-leading ATM withdrawal limits** – up to €6,000/month fee-free in France and other markets, €20,000/month in Germany

At **€30 per month**, Mirror Card sits in the "attainable luxury" tier, balancing exclusivity with accessibility for start-ups and scale-ups, high-spend SMEs, and ambitious founders.

Qonto is betting that the next generation of business leaders doesn't just want functional tools. They want products that inspire, differentiate, and resonate emotionally. Founders and executives spend years building companies that defy odds. They want tools that reflect that journey. Mirror card is designed for companies that align with its ethos: **bold, ambitious, unafraid to stand out.**

*"It's also about creating a physical object that feels different, that sparks conversation, that becomes a talking point in investor meetings, networking events, or client dinners. We wanted to give them something worth showing." says **Albertine Lecointe**. "They're founders, creators, builders. They deserve products that reflect that identity."*

Mirror Card will be available via Qonto's web and mobile platforms on April 20th. Limited to 10,000 units. First come, first served.

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About Qonto

Qonto is Europe's leading finance management solution serving over 600,000 SMEs and freelancers across 8 countries. Launched in 2017 by Alexandre Prot and Steve Anavi, Qonto combines business banking with powerful financial tools including invoicing, bookkeeping, and spend management - all in one seamless solution. Backed by €600+ million in funding and powered by a team of 1,600+ people, Qonto is transforming how European businesses manage

their finances with innovative products, transparent pricing, and 24/7 customer support. More information on <https://qonto.com/en/press>