

Qonto launches Credit Card and Overdraft to help European businesses manage cash flow challenges

Paris, 21 January 2026. Qonto, Europe's leading business finance management solution, today announces the launch of two business banking products designed to help small and medium-sized businesses manage cash flow gaps: Credit Card (available as of today) and Overdraft in the next months.

With this launch, Qonto responds to clear market demand: According to internal surveys, 50% of Qonto's customers face short-term cash flow gaps, while 84% expect to need short-term financing in the next 12 months, and nearly 45% have explicitly requested credit card products.

*"Cash flow management is the number one challenge we hear from our customers - and businesses all across Europe face a constant tension between covering routine expenses and ensuring critical payments go through on time," said **Albertine Lecointe, VP Product at Qonto.** "Following Pay Later and Account Remuneration, Credit Card and Overdraft allow us to provide even more comprehensive support, whether that's paying for travel and inventory, or making sure payroll and supplier payments never fail, even when cash flow is tight. These products also showcase Qonto's operational capabilities in credit risk assessment and comprehensive lending product management that will be key as we are progressing towards our credit institution license."*

Two complementary products for comprehensive cash flow management

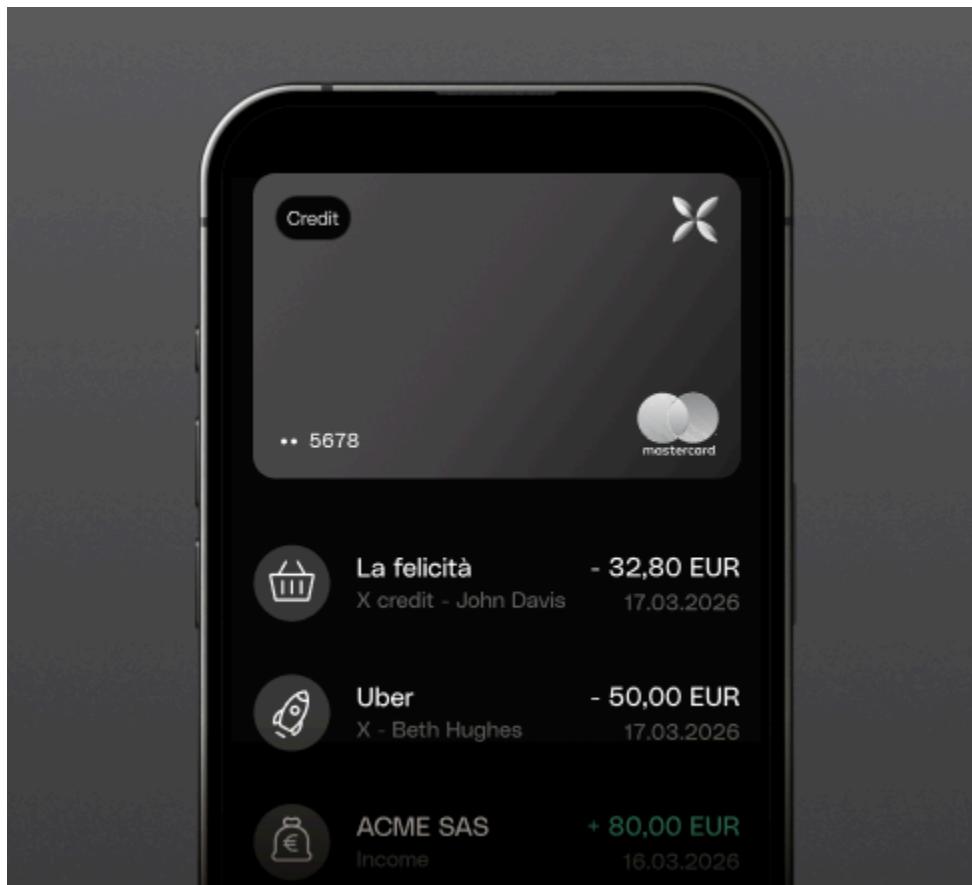
- **Credit Card**, Qonto's first credit card, is now available to eligible customers in France, Germany, Spain, and the Netherlands. Customers can switch between credit and debit mode on the same card, giving them flexibility to choose how they pay for each transaction. The card allows businesses to make purchases throughout the month and be debited only once, on the 1st of the following month, providing up to 30 days of payment flexibility. Customers receive a monthly credit limit of up to €15,000. Interest applies only if the full amount cannot be collected on the debit date.
- **Overdraft**, launching in the next months across France, Germany, Spain, the Netherlands, and Italy, allows businesses to continue making payments even when their account balance reaches zero. The account can go negative up to a pre-approved limit, ensuring critical transactions - such as payroll, supplier payments, or rent - are never declined. Interest is charged only on the negative amount used and the days it is used, with no activation fees.

Building on Qonto's cash flow management capabilities and progress toward credit institution licensing

This launch builds on the first steps Qonto has taken to support cash flow management for European SMEs. In 2024, Qonto launched Pay Later, its first in-house financing product that

allows businesses to finance supplier invoices. In 2025, the company introduced Account Remuneration, offering businesses up to 2% annual reward on their account balances. Credit Card and Overdraft represent the next evolution of these capabilities, demonstrating Qonto's progress toward its credit institution license application, which it filed with France's banking supervisor, the ACPR, in 2025.

More than 600,000 companies use Qonto every day to simplify their finance management. The launch of Credit Card and Overdraft marks another step in Qonto's mission to become the business finance solution of choice for European SMEs and freelancers.



About Qonto

Qonto is Europe's leading business finance management solution, designed to make business finances easier for SMEs and freelancers. Founded in 2016, Qonto offers an online business account combined with invoicing, bookkeeping, and spend management tools. The company serves more than 600,000 businesses across France, Germany, Spain, Italy, Netherlands, Austria, Belgium, and Portugal. In March 2025, Qonto filed for a credit institution license with France's banking supervisor, the ACPR, to expand its product capabilities and accelerate financial innovation for European businesses.

For more information: www.qonto.com

Press Contact:

Pauline Heinrich

pauline.heinrich@qonto.com

Head of PR & Thought Leadership, Qonto