



# Special Operations

In the case of misuse or fraudulent use of your account or card, Qonto must initiate costly operations. Special fees are applied.

Fees applicable from 10/01/2020

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## 1. Current account management

### 1.1. Confirmation letter

This is a regulatory document that companies may need annually in the case of an auditor intervention.

€45 (excl. VAT)

### 1.2. Irregularity management

Special fees apply in case of ATDs reception, seizure or blocked amount on your account.

Wondering what ATDs are? It allows tax authorities to request a refund for an amount due by requesting it from a third party. In this case, Qonto.

10% of operation amount (€100 max)

### 1.3. NSF check

If the issuer of the cheque for which you are the beneficiary has not sufficiently funded his account, we won't be able to credit your current account.

€25 (excl. VAT)



## 1.4. Rejected check

We won't be able to credit your current account if:

- the check you sent is messy or incomplete
- the check information entered in Qonto is different from what we received

€5 (excl. VAT)

## 1.5. SEPA Creditor Identifier

If you need a SEPA Creditor Identifier to debit your customers' accounts via SEPA direct debit.

€40 (excl. VAT)

# 2. Card management

We apply a card replacement fee in addition to the monthly subscription fee in case of a lost, stolen or misused card.

If the card is defective or if you never received it, Qonto doesn't apply any fee.

**Creating and sending a replacement physical One or Plus card**

€6 (excl. VAT)

**Creating and sending a replacement physical X card**

€60 (excl. VAT)



## 3. Transfers in foreign currencies

3.1 Processing an anomaly due to a transfer in a foreign currency

€50 (excl. VAT)

3.2 Return of funds due to an anomaly related to a transfer in foreign currency

0,29%

3.3 Fees applied by financial intermediaries following an anomaly related to a transfer in foreign currency

Depending on the financial intermediaries