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Sign inOpen an account

The account that means business

Pay, get paid, invoice, bookkeep, manage expenses & oversee cash flow. All online in one smart app.

Discover our offers

From €9/month excl. VAT. Try it free for 30 days with no obligations.

Overview

Available balance

€45,153.99

Supplier invoices

Business account

Business cards

Team expenses

Savings

The Business Account

The account that's powerful to the core. Day-to-day banking, from local IBANs to free Mastercards & instant payments, all included in your plan.

Invoice Management

Centralize invoices & receipts in one place, get paid faster & automate your outgoing payments.

Expense & Spend Management

Control team spending with budgets, automatic receipt collection & tailored access.

Bookkeeping & Cash Flow

Collaborate with your accountant, share tools & get a full, real-time cash flow overview.

Loved & trusted. 450,000 times and counting.

4.8★on App Store

4.7★on Play Store

4.7★on Trustpilot

Whatever your size, sector or stage of growth

Company Creators

Open an account and deposit your initial share capital. All at once. All online.

Self-employed →

For freelancers and sole proprietors. Because when you fly solo, efficiency matters.

SMEs →

Delegate finance tasks to your team while keeping full visibility and control.

Micro-enterprises →

With your books in good order, you can focus on growing your business.

Associations →

Manage donations, membership fees and expenses. All with a few taps of your finger.

Get started

Discover our cards

All your finance modules in one app

Business Account & Cards

Invoice ManagementExpense & Spend ManagementBookkeeping & Cash Flow

ACCOUNT

Business account

Business IBANs to pay and get paid

PAYMENTS

Cards

Physical & virtual. Apple Pay & Google Pay.

PAYMENTS

SEPA

Instant SEPA, transfers & direct debits

PAYMENTS

SWIFT

Wire money in 25 currencies

PAYMENTS

POS

With iZettle or SumUp payment terminals

FINANCE

Financing

Get access to funds to fuel your growth

FINANCE

Savings

Savings solutions from our partners' hub

CORPORATE

Capital increase

Initial share capital or capital increase

HANDY

Bank switch

Fast & easy. Whenever you're ready

Open an account

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Your questions answered within minutes.

When it comes to customer service, the reviews and ratings of our 450,000+ clients do the talking for us. We answer our customers in 5 languages, 7 days a week.

Learn more →

Your account is secure and safe.

Qonto is a licensed Payment Institution so your funds are fully safeguarded by law. Your account and operations are protected by 3D-Secure and Strong Customer Authentication technologies.

Learn more →

Sign up in minutes. Join the movement.

Qonto's goal is to protect what's most precious to entrepreneurs: their time, energy and focus. We are creating the future of business banking and finance, and we'd love you to join us.

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Qonto

Customer service

7/7 support by chat, phone or email

★★★★★

4.7 on Trustpilot

4.8 on App Store

4.7 on Play Store

The Qonto offer

Business Bank Account

Pricing

Payment methods

Accounting

Apple Pay

Google Pay

Mastercard Business Cards

Virtual Cards

International Transfers

Expense Management

Multi Account

Invoicing

Business Loans

Quotes Management

Receipt Management

Financial Dashboard

Business Fuel Card

X Card

Cards Insurance

Integrations and Partnerships

Services

Banking comparators

Transfer account

Business Account for Company Founders

Business Account for Freelancers

Business Account for Associations

Share capital deposit

API

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Qonto collects and processes your personal data to better respond to your requests. Learn more about how we manage your data and your rights.

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Qonto is the commercial name of Olinda SAS (Société par actions simplifiée), a simplified joint stock company under French law, registered at the Paris Trade Register (n° 819 489 626) having its headquarters at 18 rue de Navarin, 75009 Paris, France and represented by its President Steve Anavi and CEO Alexandre Prot.

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The entirety of the funds deposited by our customers is safeguarded in compliance with the relevant legislation. A part of these funds is held by our banking partners: Crédit Mutuel Arkéa or Natixis. The French Fonds de Garantie des Dépôts et de Résolution (FGDR) covers the deposits up to a limit of €100,000, for each of our banking partners and for each client, in the case of bankruptcy of Crédit Mutuel Arkéa or/and Natixis. The remaining part of the funds is fully covered by two stand-alone guarantees, one granted by Crédit Agricole CIB, a subsidiary of Crédit Agricole S.A., the other by BNP Paribas.