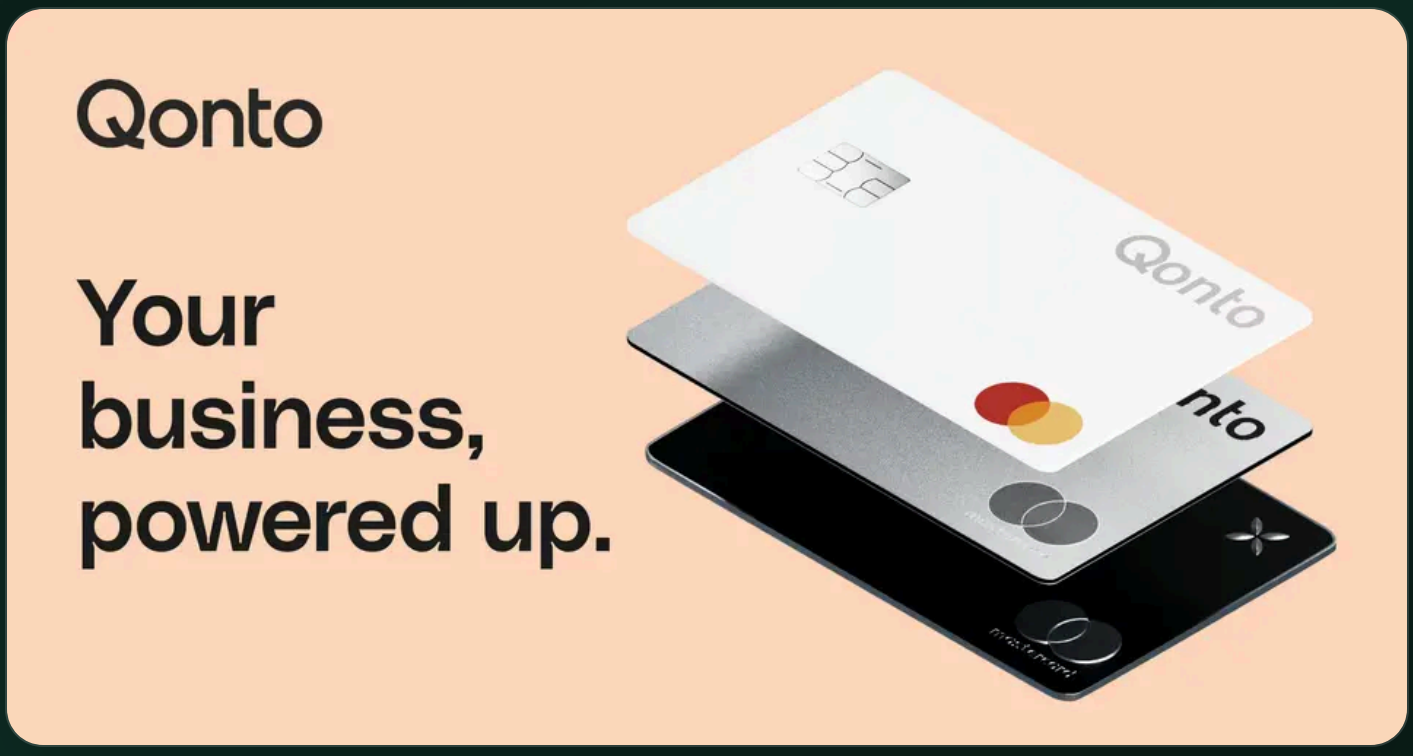
ToolGPA

NOVEMBER 2026

Qonto

The Insider's Guide

European business account with cards, transfers and invoicing



Every plan, grade, refund rule and rival among spend and bill pay tools, read from Qonto's own pages.

Made by Qonto · checked Nov 13, 2026 · toolgpa.com

2.0
GPA

Qonto

Your business, powered up.



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Qonto's own pages, its app-store listings and our grades. Every fact in it is on Qonto's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.0

GPA, above 39 of the 76 other spend and bill pay tools we grade

Qonto is a business account for companies in Europe, with a local IBAN, physical and virtual payment cards, SEPA and international transfers, and electronic invoicing. Higher plans add sub-accounts, accountant access with accounting integrations, cash-flow forecasting and subscription tracking. Prices are in euros, excluding VAT.

To get you started, here are **9 things to know about Qonto**, taken from its own pages and our grades.

> **Opening a business account involves identity and company checks before anyone is productive.**
>
> From our grade for ease of use

1 **Best for a business bank account with cards for European firms**

It is built for companies in a handful of European countries, and some fees stack up, so US-only businesses should look elsewhere.

2 **Paid plans start at about $10.05 a month**

As its pricing page puts it: €9 per month excl. VAT, billed annually.

3 **You can try it first**

1-month free trial on Basic, Smart and Premium

4 **It runs on Web**

Web.

5 **Business account with local IBAN**

Sub-accounts on Smart and Premium each get their own IBAN, to separate budgets, taxes and activities.

6 **Physical and virtual cards**

Every plan includes physical and virtual cards; the One Card is included, with Card Plus (+€8 a month) and Metal Card X (+€20) as upgrades.

7 **Transfers and direct debits**

SEPA transfers, instant transfers and outgoing direct debits, plus international transfers in USD, GBP and CHF powered by Wise.

8 **A 2.0 GPA, above 39 of 76**

That is against the other spend and bill pay tools we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Qonto you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

Qonto at a glance

PRICING
Free trial, from €9 per month excl. VAT, billed annually

FREE PLAN
No

FREE TRIAL
1-month free trial on Basic, Smart and Premium

RUNS ON
Web

MADE BY
Qonto

CATEGORY
Spend & Bill Pay

OUR GRADE
2.0 GPA, fair

The report card

Best for a business bank account with cards for European firms

Qonto is a business account with cards, transfers and invoicing, from €9 a month billed annually. It is built for companies in a handful of European countries, and some fees stack up, so US-only businesses should look elsewhere.

TOOLGPA REPORT CARD	Qonto	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	C	Basic is €9 a month excl. VAT billed annually (€108 a year), Smart €19 and Premium €39. Roughly $10 for the entry plan sits just above the cheaper quarter of expense tools, which starts at $8.99.
Free plan and trial	C	A one-month trial on Basic, Smart and Premium, with no free plan. The page we read does not say whether a card is needed.
Features	C	Account with local IBAN, physical and virtual cards, transfers, direct debits, invoicing and accounting links. It is a bank account first, with no receipt or expense-report tool listed.
Ease of use	C	No store rating on record. Opening a business account involves identity and company checks before anyone is productive.
Platforms and integrations	C	Web only on the listing, and no integrations named.
Grade point average		Fair, out of 4.0 **2.0**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Qonto is for

- ✓ Fits if you run a company in France, Germany, Spain, Italy, Austria, Belgium, Portugal or the Netherlands
- ✓ Works for small teams that want account, cards and invoices in one place

Who it is not for

- ✗ Skip it if you run a US-only business, because the country picker lists only those European countries
- ✗ Tight if you do many transfers: past the monthly allowance each costs €0.20 on Basic and Smart
- ✗ Pricey if you send money abroad, with 0.8% (min. €5) on outgoing standard-currency international transfers on Basic and Smart
- ✗ Watch out: prices are in euros excl. VAT, and monthly billing prices were not shown
- ✗ Watch out: extra virtual cards cost €1 to €2 a month, and incoming SWIFT above €500 costs €5

Good to know

Good for

- ✓ Small European companies that want one account for cards and invoicing
- ✓ Teams issuing virtual cards for subscriptions and online spend
- ✓ Freelancers and micro-businesses on a low monthly fee

Worth knowing

- ⓘ Prices are in euros, excluding VAT, and the page shows monthly equivalents of annual plans; monthly billing exists but its prices were not shown.
- ⓘ The country picker lists France, Germany, Spain, Italy, Austria, Belgium, Portugal and the Netherlands, so it is not for US-only businesses.
- ⓘ Extra transfers cost €0.20 each beyond the monthly allowance on Basic and Smart, and extra virtual cards cost €1 to €2 a month.
- ⓘ Incoming SWIFT transfers above €500 cost €5, and outgoing standard-currency international transfers cost 0.8% (min. €5) on Basic and Smart.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

~$10.05

A month to start

Qonto is a paid product with a free trial, starting at €9 per month excl. VAT, billed annually.

"

A one-month trial on Basic, Smart and Premium, with no free plan.

From our grade for free plan and trial

BASIC

€9

per month excl. VAT, billed annually (€108 a year)

Account with local IBAN, 30 transfers a month, 1 physical card and 2 virtual cards, payment links and e-invoicing.

SMART

€19

per month excl. VAT, billed annually (€228 a year)

Adds 1 sub-account, 100 transfers, 2 physical and 50 virtual cards, cash-flow forecasting and accountant access.

PREMIUM

€39

per month excl. VAT, billed annually (€468 a year)

Adds 4 sub-accounts, 200 transfers, 50 Instant cards, subscription tracking, 0.56% FX and 7-day priority support.

Trying it first

1-month free trial on Basic, Smart and Premium

Read from qonto.com on Nov 13, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

European business account with cards, transfers and invoicing. Here is what it does, as its own site describes it, and what it covers: AI features, invoicing, expense tracking, company cards.

> **Account with local IBAN, physical and virtual cards, transfers, direct debits, invoicing and accounting links.**
>
> From our grade for features

Business account with local IBAN

Sub-accounts on Smart and Premium each get their own IBAN, to separate budgets, taxes and activities.

Physical and virtual cards

Every plan includes physical and virtual cards; the One Card is included, with Card Plus (+€8 a month) and Metal Card X (+€20) as upgrades.

Transfers and direct debits

SEPA transfers, instant transfers and outgoing direct debits, plus international transfers in USD, GBP and CHF powered by Wise.

Invoicing and payments

Compliant electronic invoicing is on every plan, along with payment links, Tap to Pay and POS terminals for in-person payments.

Accounting and forecasting

Smart and Premium add accountant access, accounting integrations and cash-flow tracking and forecasting.

Account remuneration

Smart and Premium pay interest of 5% AER for 2 months, then 1.5% AER, with at least 5 eligible transactions a month.

Where it runs

Web

What it works with

Its own pages name no integrations.

Qonto is made by Qonto.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

39/76

Other spend and bill pay tools it is graded above

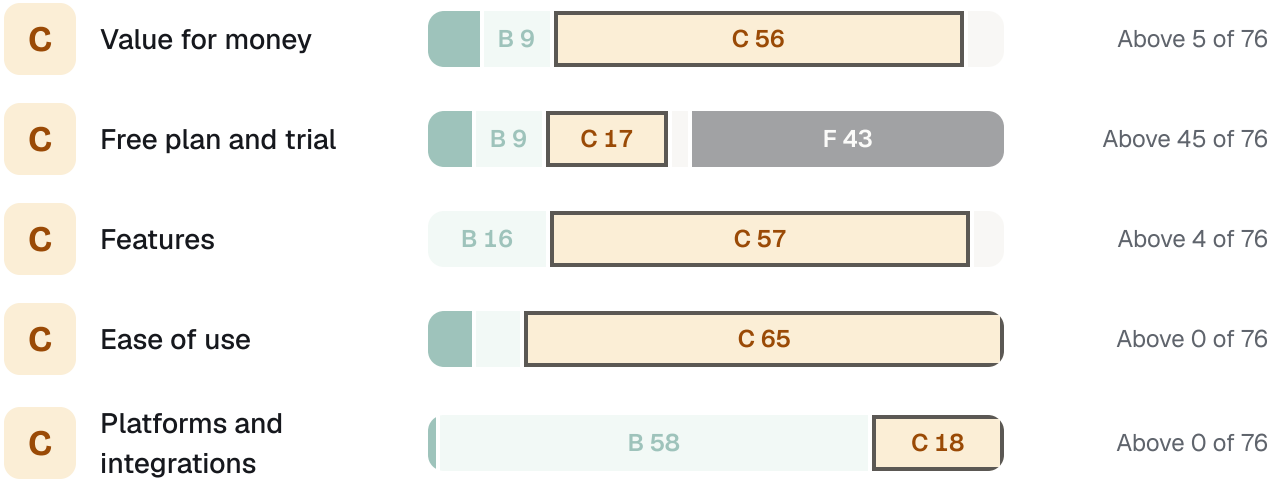
Qonto's GPA of 2.0 is higher than 39 of the 76 other spend and bill pay tools we grade, and level with 6.

Its paid plans start at about $10.05 a month, against a middle price of $12 for the category: 12 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.0 out of 4. 14 tools score higher and cost less.

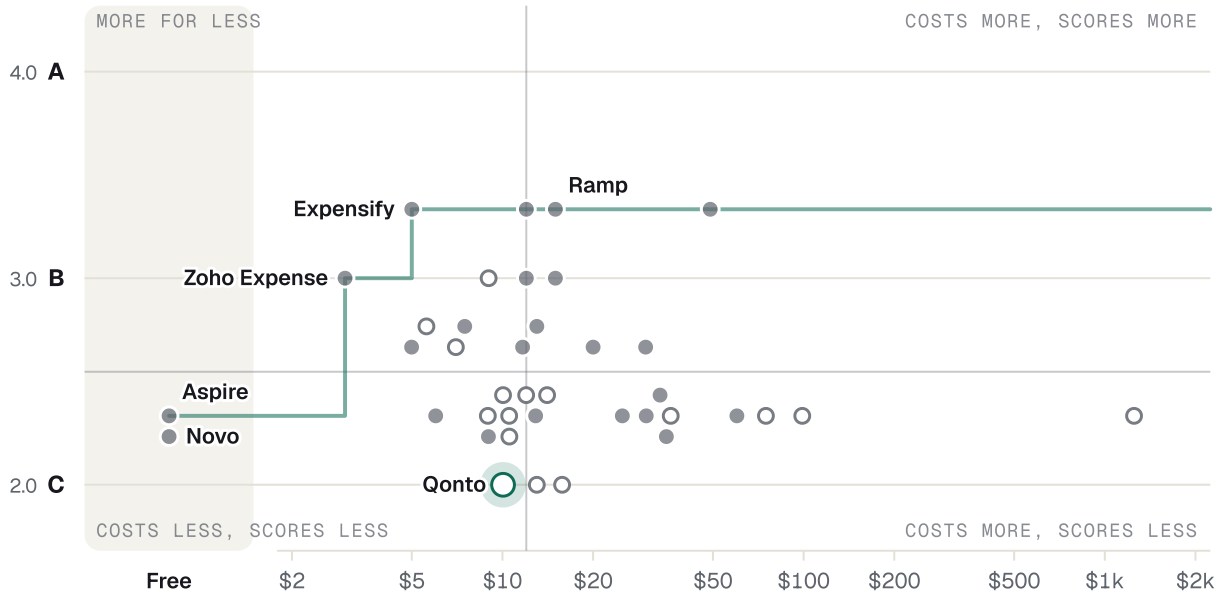
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Qonto's own letter is outlined.



Price against what you get

Each dot is one of 39 spend and bill pay tools. Further left costs less; higher up scores better on features, ease of use and platforms. Qonto is the marked dot.



What paid plans start at, a month (each step along is roughly double) ⍰

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Qonto you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

It costs $120.66 a year.

What you could make

- Invoicing and expense tracking: an app builder makes these well.

What you could not

- × Cards issued through a bank.
- × AI features, unless you pay a model provider for each request yourself.

What this rests on. Qonto's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Pleo, Spendesk, Payhawk, Moss and Airwallex

The 5 tools Qonto is most often weighed against, with where each one differs from it.

1.8 GPA

Pleo

From $12/mo

Company spending cards and expense reports from Copenhagen.

- Only Pleo lists iOS and Android apps.
- Qonto also covers invoicing.

Qonto and Pleo compared in full

2.2 GPA

Spendesk

Paid

Spend management with unlimited cards and users, priced by quote.

- Only Spendesk lists iOS and Android apps.
- Qonto also covers invoicing.
- Spendesk also covers bill pay.

Qonto and Spendesk compared in full

1.8 GPA

Payhawk

Paid

Cards, expenses, payables and travel in one spend platform.

- Only Payhawk lists an iOS app.
- Qonto also covers invoicing.
- Payhawk also covers workflow automation and bill pay.

Qonto and Payhawk compared in full

1.8 GPA

Moss

Paid

Corporate cards, reimbursements and payables for EU companies.

- Qonto also covers invoicing.
- Moss also covers workflow automation and bill pay.

Qonto and Moss compared in full

3.2 GPA

Airwallex

Free plan · from $12/mo

Multi-currency business accounts, cards, bill pay and expenses.

- Airwallex has a free plan. Qonto does not, though it has a free trial.
- Only Airwallex lists iOS and Android apps.
- Airwallex also covers bill pay.

Qonto and Airwallex compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

11

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Qonto free?

No, Qonto is a paid product, but you can try it first. 1-month free trial on Basic, Smart and Premium.

How much does Qonto cost?

Qonto lists 3 plans. Basic: €9 per month excl.

What platforms does Qonto work on?

Qonto is available on Web.

Does Qonto have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Qonto is listed for Web.

Does Qonto have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Qonto is listed for Web.

Is Qonto open source?

Qonto is not described as open source on its own site, as read on Nov 13, 2026.

Who makes Qonto?

Qonto is made by a company of the same name.

What are the alternatives to Qonto?

The closest alternatives to Qonto in our directory are Pleo, Spendesk, Payhawk, Moss and Airwallex.

How does Qonto compare with other spend and bill pay tools?

Qonto's GPA of 2.0 is higher than 39 of the 76 other spend and bill pay tools we grade, and level with 6.

Is Qonto good value for money?

ToolGPA grades Qonto C for value for money. On features, ease of use and platforms it scores 2.0 out of 4.

Could I make my own version of Qonto?

To replace Qonto you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

Where this guide comes from

The prices, plans, platforms and features were read from Qonto's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Qonto's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Qonto. Prices change, so check qonto.com before you buy.

qonto.com/en/pricing qonto.com/en

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Qonto, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/qonto

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Qonto: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/qonto
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Know someone choosing between spend and bill pay tools?

Send them this guide: toolgpa.com/tools/qonto/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Qonto, each with an Insider's Guide of its own.

Spend & Bill Pay Insider's Guide

Every one of the 77 spend and bill pay tools we grade, compared

Brex Insider's Guide

Corporate cards, expenses, bill pay and travel for growing companies

3.6 GPA

Ramp Insider's Guide

Corporate cards, expenses, travel and bill pay, with a free plan

3.6 GPA

Airwallex Insider's Guide

Multi-currency business accounts, cards, bill pay and expenses

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Qonto's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Qonto is a trademark of its owner, and this guide is not made, paid for or approved by Qonto. Prices and plans change: check qonto.com before you buy.