

Pricing & fees

A payment account and payment services for entrepreneurs.
Every plan, limit and fee in one place. No small print.

€0

FREE

€12

STARTER

€29

PRO

€49

MAX

Plans

Four plans, one account. Switch whenever you like.

Free	Starter	Pro	Max
€0 / month	€12 / month	€29 / month	€49 / month
To get started quickly and for free	For businesses that want to save time and money	Control and rewards for growing businesses	For fast-growing companies and finance teams
Everything in Free + ✓ Local IBANs: NL, BE, DE, FR, IT or ES ✓ Free account within 1 working day ✓ Free virtual Mastercard ✓ Send and receive payments worldwide ✓ 24/7 support by phone, chat or email	Everything in Free + ✓ Add a partner, accountant or bookkeeper ✓ 1 physical Mastercard ✓ Read and pay invoices automatically ✓ Scan and store receipts ✓ Integration with your accounting software	Everything in Starter + ✓ Up to 10 team members with expense management ✓ 10 physical + 10 virtual cards ✓ Automate your entire administration ✓ 10 virtual IBANs ✓ 0.5% cashback on all card spending ✓ 2.57% return with Treasury in euros*	Everything in Pro + ✓ Unlimited team members, 100 cards, 50 virtual IBANs ✓ Accounts receivable, accounts payable and expense management ✓ Dedicated personal account manager ✓ Initiate direct debits (Core / B2B) ✓ Full API access (payments + data) ✓ 1.0% cashback · 4.17% return with Treasury in pounds*

IN EVERY PLAN

- ✓ Local IBAN (NL, BE, DE, FR, IT, ES)
- ✓ Currency exchange at cost
- ✓ Match receipts and transactions automatically
- ✓ Free KYC, KYB and AML
- ✓ SWIFT, ACH and Fedwire
- ✓ Bank connection (Open Banking / PSD2)
- ✓ 24/7 emergency phone support
- ✓ 160+ countries and 20+ currencies
- ✓ No setup or hidden fees

All prices exclude VAT. Foundations, homeowners' associations and other associations are subject to the 0% VAT rate.

* Treasury features marked with a * are available from Pro. You invest in the Spiko Amundi Overnight Swap Fund, referred to in this document as Smart Cash, a brand name. It is a sub-fund of Spiko SICAV: a UCITS approved by the AMF, managed by Twenty First Capital with Amundi as delegated asset manager and offered by Spiko Finance SAS. Spiko Finance SAS is your counterparty for this investment. This is not a savings account and not a bank deposit: your stake is not guaranteed, the value can fluctuate and no deposit guarantee scheme applies. The yields shown are current annualised net yields, net of the fund's fees and before tax, and apply per currency: the pound and dollar yields apply to an investment in that currency, so if you convert from euros you take currency risk and your stake in euros can fall. The yield percentages are variable, change daily and are a snapshot taken on 1 September 2026. This document is a PDF and therefore not a live overview: consult the GoDutch dashboard for current yields. Past performance is no guarantee of future results. The fund's costs are set by Spiko and are stated, together with the risks, in the Key Information Document (KID) at spiko.io/spiko-euro and in the prospectus. Read those documents before you participate. GoDutch is not a bank, does not provide the investment service and does not pay interest; GoDutch solely facilitates access to this fund product.

Compare all features

What each plan includes, section by section.

	Free €0 / month	Starter €12 / month	Pro €29 / month	Max €49 / month
EARNING				
Return with Treasury*, paid out daily	×	×	2.57% EUR	4.17% GBP
Cashback on card spending	×	×	0.5%, unlimited	1.0%, unlimited
Returns are variable and change daily. The percentages above are a snapshot taken on 1 September 2026. Current percentages are shown in your GoDutch dashboard.				
ACCOUNT				
Local IBAN (NL, BE, DE, FR, IT, ES)	✓	✓	✓	✓
KYC, KYB, AML	free	free	free	free
Extra virtual IBANs	×	5	10	50
Time needed to open an account	1 working day	1 working day	1 working day	1 working day
CARDS & TEAM				
Free virtual Mastercards	1	1	10	100
Free physical Mastercards	×	1	10	50
Extra team members and other users	×	×	10	unlimited
ADMINISTRATION & SMART TOOLS				
Read and pay invoices automatically	free to try	5	25	100
Scan and process receipts	free to try	5	25	250
Store receipts and invoices	free to try	✓	✓	✓
Match receipts and transactions automatically	free to try	✓	✓	✓
Tax agent (setting aside VAT and corporation tax)	coming soon	coming soon	coming soon	coming soon
Add your own spending categories	×	×	×	✓

	Free €0 / month	Starter €12 / month	Pro €29 / month	Max €49 / month
INVOICING AND PAYMENTS				
Send invoices for free	free to try	3	10	50
Payment links on the invoice	free to try	3	10	50
Payment requests ("Tikkie")	free to try	3	10	50
Receive payments online	×	×	✓	✓
Receive payments in person (POS / tap-to-pay)	×	×	✓	✓
Initiate direct debits (Core / B2B)	×	×	×	✓

INTERNATIONAL TRANSFERS AND CURRENCY EXCHANGE				
Exchange currency at mid-market rates	at cost	at cost	at cost	at cost
Countries available	160+	160+	160+	160+
Currencies available	20+	20+	20+	20+
See the costs before you send or receive money	✓	✓	✓	✓
SWIFT	✓	✓	✓	✓
ACH	✓	✓	✓	✓
Fedwire	✓	✓	✓	✓

TREASURY				
Smart Cash Euro*	×	×	2.57%	2.57%
Smart Cash USD*	×	×	×	4.12%
Smart Cash GBP*	×	×	×	4.17%

Variable annualised net yields, net of the fund's fees and before tax, as at 1 September 2026. Each yield applies to an investment in that currency. This document is a PDF and therefore not a live overview: current percentages are shown in your GoDutch dashboard.

SUPPORT FROM REAL PEOPLE				
24/7 emergency phone support	✓	✓	✓	✓
Chat support	✓	✓	priority	priority
Email support	✓	✓	priority	priority
Phone support	✓	✓	priority	priority
Personal account manager	×	×	×	✓

	Free €0 / month	Starter €12 / month	Pro €29 / month	Max €49 / month
ADVANCED FEATURES				
Bank connection (Open Banking / PSD2)	✓	✓	✓	✓
API access for transactions and documents	×	×	×	✓
API access to execute transactions	×	×	×	✓
INTEGRATIONS AND ACCOUNTING				
Accounting, administration and ERP integrations	×	1	2	5
Access for your accountant, bookkeeper or controller	×	1	5	10
Exact Online	×	✓	✓	✓
Yuki	×	✓	✓	✓
Moneybird	×	✓	✓	✓
e-Boekhouden	×	✓	✓	✓
Twinfield	×	✓	✓	✓
Visma e-Accounting	×	✓	✓	✓
AFAS	×	✓	✓	✓
QuickBooks	×	✓	✓	✓
Xero	×	✓	✓	✓
NetSuite	×	✓	✓	✓
Sage	×	✓	✓	✓
And 50+ more. See the full list at godutch.com/en/integraties				
ACCEPTED BUSINESS TYPES				
BV	✓	✓	✓	✓
Eenmanszaak (sole trader)	✓	✓	✓	✓
Vennootschap onder firma (VOF)	✓	✓	✓	✓
Vereniging van Eigenaren (VvE)	×	✓	✓	✓
Stichting	×	✓	✓	✓
Maatschap	×	×	✓	✓
Commanditaire vennootschap (CV)	×	×	✓	✓
NV	×	×	✓	✓
Coöperatie	×	×	on request	on request
Stichting (ANBI)	×	×	on request	on request
Other business types	×	×	on request	on request

Other fees

One-off fees outside the plan, charged per event.

	Free €0 / month	Starter €12 / month	Pro €29 / month	Max €49 / month
INACTIVITY FEES				
Per calendar month without transactions	€5	×	×	×
TRANSACTION AND SERVICE FEES				
Transaction fee for instant SEPA transfers**	€0.12	€0.12	€0.12	€0.12
Transaction fee for regular SEPA transfers**	€0.12	€0.12	€0.12	€0.12
Cash withdrawals at ATMs within the SEPA area**	€1	€1	€1	€1
Cash withdrawals at ATMs outside the SEPA area**	2%	2%	2%	2%
Card payments for goods and services in store or remotely outside the eurozone**	2%	2%	2%	2%
Improper use of the account**	€180	€180	€180	€180
Processing of judicial or administrative attachments, third-party notices**	€100	€100	€100	€100
Rejecting an outgoing direct debit due to insufficient funds**	€0.40	€0.40	€0.40	€0.40
Drafting an audit confirmation letter for a legal entity as account holder**	€54	€54	€54	€54
Drafting a letter confirming that an account with Swan exists**	€24	€24	€24	€24

** These fees are charged by Swan, see the notes on the next page.

Notes and terms

The rules behind the pricing.

VAT

All prices quoted exclude VAT. Plans for foundations, homeowners' associations and other associations fall under the 0% VAT rate.

Fair use policy

We operate a fair use policy for our products and services. If your usage is structurally far outside the normal pattern for your plan, we will contact you before we change anything.

Treasury (*)

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Third-party fees (**)

Fees marked with ** are charged by our core banking services provider Swan, in accordance with Swan's terms and conditions.

Changes

This document replaces all earlier pricing overviews and is valid from 1 September 2026. The current version is always at godutch.com/en/prijzen.

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Not sure which plan fits you?