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bunq introduces flexible credit cards that put users in control

- bunq introduces a credit limit of up to €5,000 to its free, globally-accepted credit card with no monthly fee
- Paid off fully each month, the card makes purchases like flights and car rental easier while offering flexibility to debt-averse users
- At bunq Update 32, the neobank also announced it had surpassed €10B in user deposits

Amsterdam, 22 September 2026 — bunq, Europe's second-largest neobank, today announced the launch of a credit limit of up to €5,000 on its free, globally-accepted Credit Card. The card combines the flexibility of credit with full monthly repayment, helping users stay in control and avoid unwanted debt.

Credit cards are often needed for payments like hotel bookings and car rentals, where plans may change and users do not want to pay immediately out of pocket. With bunq's globally-accepted Credit Card, the added credit limit can unlock easier travel and payments abroad, with maximum transparency to help users keep control over their finances.

The card is designed to give the user complete transparency on credit use, with no monthly fees, and all their spending, available credit, and upcoming repayments clearly visible in the bunq app. Built to make life easy for people living an international lifestyle, users can manage their card side-by-side with other accounts and cards in the bunq app, including authorizing payments, adjusting their credit limit between cards, and blocking the card instantly.

The card also comes with bunq's existing security features, such as rotating CVCs and location-based card protection, helping protect users against unauthorized use.

The bunq Credit Card is available to all users. The early access waitlist to apply for a credit limit is now open to 1,000 users per market in the Netherlands, Germany and Spain via the bunq app, with plans to expand to more European markets in the near future.

“We're here to make users' lives easy. Offering up to €5,000 credit is a major step in providing all the financial tools users need, all in one place,” said **Joe Wilson, bunq Chief Evangelist.** *“It’s designed the bunq way: simple, transparent, and with full control. Whether you’re renting a car for a weekend trip or managing your monthly budget, our credit card gives you the financial freedom you need, without hidden fees.”*

The announcement comes from bunq Update 32 at the DeLarMar theater in Amsterdam, where the neobank shared it had surpassed €10B in user deposits and introduced a ‘Double Your Deposit’ campaign, in which one user's daily savings deposit is doubled every single day.bunq also announced the completed rollout of Wero across the Netherlands, Germany, France, and Belgium, becoming the first to offer eCommerce and person-to-person payments across all four markets through the cross-border payments system by the European Payments Initiative (EPI). Users can now send money to anyone in the participating markets, or select Wero at checkout on participating merchant sites, paying straight from their bunq account with no card details required.

Disclaimer

bunq B.V. is a licensed bank supervised by De Nederlandsche Bank (DNB) and the Autoriteit Financiële Markten (AFM). Approval for this credit product is subject to assessment. Issuance and the applicable credit limit are not guaranteed and depend on the outcome of that assessment and your individual financial circumstances at application. The credit card may be subject to interest charges, an annual percentage rate (APR), and fees, including cash advance fees. Failure to make full balance repayment by the due date may result in default interest, penalty charges, and adverse reporting to credit reference agencies. This notice is a summary only and does not constitute the full contractual terms. See the Terms and Conditions for more detail and review carefully before applying.

About bunq

bunq, Europe’s second-largest neobank, has built the first user-centric bank. By developing a product rooted in its users’ wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest. As the world's first GenAI-powered bank, bunq offers its users safe, secure and simple 24/7 financial support—user-centricity at scale.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer license and applied for its Mexican banking license, with more global expansion to follow. Learn more: www.bunq.com

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