EEA residents can earn up to 3.01% on savings

What are you looking for?

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Hey bunqers 🌈 ,

You can always count on us to help you get the
Bank (ECB) has recently increased their interes
variable Bonus Interest rate to 3.01% on July 1, 2

Whether you want to understand how this new
rate system works, or what this means for your
answers below.

How bunq's MassInteres

Earning interest at bunq is designed to be simp

- **Weekly Payouts:** Your interest is calculated
  week on bunq Payday.
- **Base Interest Rate:** Earn 1.51% on all your sa
- **Bonus Interest Rate:** Earn 3.01% on all your
- **Compounding Power:** Because your interes
  generating their own interest almost immediately, accelerating your savings over time.

You earn an annual base interest rate, currently 1.51%*, on savings up to your threshold. This threshold is based on the highest amount you saved in your account over the past 6 months. It gets calculated twice a year - on January 1 and July 1. If you save more than your threshold, you'll get the current annual bonus rate of 3.01%* on the extra amount.

If you didn't have any savings in your Savings Account or if you've just joined bunq and opened a Savings Account during the 6-month period before the threshold calculation, your threshold will start at €0. This means you'll receive the current annual bonus rate of 3.01% on all savings until the next calculation. So, the more you add to your savings, the more interest you earn 🎉

Please note: To start earning MassInterest, you must open a bunq Savings Account. You can open a Savings Account by following the steps outlined here.

MassInterest calculation

❗ **Heads up:** The base rate and the bonus rate are variable and are subject to change. Learn more about MassInterest at bunq. We'll always inform you in case of any changes to interest rates by email.

- Your interest will be paid out in weekly installments, so you can watch your savings grow faster each and every week with the compou
- You'll get interest on deposits up to €100.00 earned
- All interest rates are annual (variable) and n
- All your savings are 100% protected **up to €** Guarantee Scheme. Therefore, if you share a extends up to €200.000 in total
- You can make a maximum of 3 instant withd Account(s). Learn more about the withdraw
- Regular Terms & Conditions apply to MassIn

How do Term Deposit co Interest Rate?

If you have already locked in your savings at a g how it compares to the 3.01% bonus savings ra designed for different savings strategies. Here

Feature	Term Deposit	3.01% Bonus Interest Rate
Interest rate	Fixed at the time you opened your term deposit	3.01% annual interest
Rate type	Fixed (guaranteed for the full term)	Variable (can go up or down over time)
Market shifts	Protected if the ECB lowers rates	Moves in line with ECB and market trends
Access	Locked in to ensure guaranteed returns	Instant access with total flexibility
Your advantage	100% certainty, regardless of the market	Higher immediate variable returns with flexibility

If you value the safety of knowing exactly what you will earn over your term, keeping your Term Deposit is an excellent option.

How can I benefit from b

You do not have to choose just one! You can ea
while earning 3.01% on new savings.

You automatically earn the 3.01% bonus rate or
bonus threshold. This means your existing Term
guaranteed interest, while any new money you
3.01% variable rate.

Where can I find my pers

It’s simple. You can:

1. Open your Savings tab
2. Tap on **Expected Interest Earnings**
3. Check out your personal threshold under **Sa**
4. Your personal bonus threshold is displayed

If you don't see a threshold displayed here, it simply means that it's at 0! You can enjoy your bonus interest rate on every euro you add to your Savings Account, until the next time your bonus threshold resets.

You always have the option to ask Finn! Simply open the Support chat in your bunq app and ask Finn about your personal threshold. Finn will instantly show you your threshold and explain what it means for your savings.

What do I do if I opened a promotional 2.51% Term Deposit, but would like to benefit from the 3.01% Bonus Interest rate?

Recently, we set up a promotional Term Deposit to help you grow your holiday savings faster. Anyone who opened the promotional term deposit can benefit from a market-high interest rate of 2.51% for 6 months on the amount they locked. The 2.51% interest rate is guaranteed, meaning it's protected, even if the ECB lowers their rates. Read all about our Holiday Savings Term Deposit.

Since then, the ECB has raised their rates. Because we're always working hard on getting you the best possible interest rates, we've increased our Bonus Interest Rate to 3.01% from 2.01%. This means that you can earn 3.01% interest on

Account above your personal threshold.

We want to make sure you always feel in contro

recently opened our promotional Term Deposit

to enjoy the flexibility of the 3.01% variable rate

weighed your options and decide that the bonu

guaranteed certainty of your 2.51% Term Depos

specialized experts will take a look at the optio

circumstances.

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You might also find these helpful.

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- What's MassInterest and how
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- Why am I not receiving MassI

We’re here for you

If you can’t find an answer to your question or need someone to speak to, we're always available to offer a helping hand.

Get in touch

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