

# FINOM

|                                                        | Solo <sup>Free</sup>                                                                                 | Start                                     | Premium                                   | Corporate                                   |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|---------------------------------------------|
|                                                        | <a href="#">Start</a>                                                                                | <a href="#">Start trial</a>               | <a href="#">Start trial</a>               | <a href="#">Start trial</a>                 |
|                                                        | Open now and use it for free                                                                         | One month free, cancel anytime            | One month free, cancel anytime            | One month free, cancel anytime              |
| Price per month (paid monthly)                         | <b>0 €</b> <sup>7€</sup> ⓘ<br>The offer is valid until 31/05/2024, and the subscription remains free | <b>17 €</b><br>excl. VAT                  | <b>40 €</b><br>excl. VAT                  | <b>149 €</b><br>excl. VAT                   |
| Price per month (paid annually)                        | <b>0 €</b> <sup>5€</sup> ⓘ<br>The offer is valid until 31/05/2024, and the subscription remains free | <b>14 €</b><br>excl. VAT<br>you save 36 € | <b>34 €</b><br>excl. VAT<br>you save 72 € | <b>119 €</b><br>excl. VAT<br>you save 360 € |
| <b>All-in-one Business Platform</b>                    |                                                                                                      |                                           |                                           |                                             |
| <b>Users included</b>                                  | <b>1</b>                                                                                             | <b>2</b>                                  | <b>5</b>                                  | <b>10</b>                                   |
| Cashback                                               | 0 %                                                                                                  | 2 %                                       | 3 %                                       | 3 %                                         |
| Access to Business Platform                            | ✓                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Accounting integrations                                | ✓                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| All transactions history in smart dashboards           | ✓                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Real-time notifications                                | ✓                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Multi-Companies                                        | ∞                                                                                                    | ∞                                         | ∞                                         | ∞                                           |
| Number of connected banks and payment service provider | ∞                                                                                                    | ∞                                         | ∞                                         | ∞                                           |
| Mobile app (iOS & Android)                             | ✓                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| 99% guaranteed uptime SLA                              | ✓                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Role and user management                               | ✗                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Accountant access                                      | ✗                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Manual access to wallets for team members              | ✗                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Visual analytics of income and expenses                | ✗                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Dark theme                                             | ✓                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| <b>Invoicing</b>                                       |                                                                                                      |                                           |                                           |                                             |
| Invoices (in/out)                                      | ∞                                                                                                    | ∞                                         | ∞                                         | ∞                                           |
| Fast invoice payments by your customers                | ∞                                                                                                    | ∞                                         | ∞                                         | ∞                                           |
| Invoices statuses tracking                             | ✗                                                                                                    | ✓                                         | ✓                                         | ✓                                           |
| Invoicing API access                                   | ✗                                                                                                    | ✓                                         | ✓                                         | ✓                                           |

|                                                |   |   |   |   |
|------------------------------------------------|---|---|---|---|
| QR codes for invoices                          | ✓ | ✓ | ✓ | ✓ |
| Invoice and receipt recognition                | ✓ | ✓ | ✓ | ✓ |
| Manual reconciliation of invoices and receipts | ✓ | ✓ | ✓ | ✓ |
| Credit notes                                   | ✓ | ✓ | ✓ | ✓ |
| Customization of invoice templates             | ✗ | ✓ | ✓ | ✓ |
| Automatic collection of documents              | ✓ | ✓ | ✓ | ✓ |

## Additional fees for services

### Provided by Finom

|                                   |                         |                          |                          |                           |
|-----------------------------------|-------------------------|--------------------------|--------------------------|---------------------------|
| Monthly fee for extra team member | 4 € after 1 team member | 2 € after 2 team members | 1 € after 5 team members | 1 € after 10 team members |
| Fee per recognized document       | 2 € after 8             | 1,5 € after 8            | 1 € after 8              | 1 € after 8               |

### Provided by the Financial Institution

|                                                         |          |          |          |          |
|---------------------------------------------------------|----------|----------|----------|----------|
| IBAN for global transfers                               | ✓        | ✓        | ✓        | ✓        |
| Physical MasterCard Debit issuance (1 per user)         | ✓        | ✓        | ✓        | ✓        |
| • Physical MasterCard Debit for business owners         | 0 €      | 0 €      | 0 €      | 0 €      |
| • Physical MasterCard Debit for team members            | 0 €      | 0 €      | 0 €      | 0 €      |
| • Physical MasterCard Debit reissuance                  | 0 €      | 0 €      | 0 €      | 0 €      |
| • Monthly fee for the inactive physical card            | 2 €      | 1 €      | 0 €      | 0 €      |
| Virtual MasterCard Debit issuance (1 per user)          | ✓        | ✓        | ✓        | ✓        |
| • Virtual MasterCard Debit for business owners          | 0 €      | 0 €      | 0 €      | 0 €      |
| • Virtual MasterCard Debit for team members             | 0 €      | 0 €      | 0 €      | 0 €      |
| • Virtual MasterCard Debit reissuance                   | 0 €      | 0 €      | 0 €      | 0 €      |
| • Monthly fee for the inactive virtual card             | 1 €      | 0,5 €    | 0 €      | 0 €      |
| Card payments in EUR (except for certain MCCs)          | 0 €      | 0 €      | 0 €      | 0 €      |
| Card payment limit per card (per month)                 | 20 000 € | 40 000 € | 50 000 € | 60 000 € |
| Card payments in foreign currency (non-EUR)             | 3 %      | 2 %      | 1 %      | 1 %      |
| Card payments for <b>certain MCCs</b> (% , minimum 1 €) |          |          |          |          |
| • € 0 - € 500                                           | 1 %      | 0 %      | 0 %      | 0 %      |
| • € 500 - € 2,500                                       | 2 %      | 1 %      | 0 %      | 0 %      |
| • € 2,500 - € 5,000                                     | 3 %      | 2 %      | 1 %      | 1 %      |
| • € 5,000+                                              | 3 %      | 3 %      | 3 %      | 3 %      |

|                                                                  |                         |                         |                          |                          |
|------------------------------------------------------------------|-------------------------|-------------------------|--------------------------|--------------------------|
| Extension of ATM withdrawal limit up to € 2 000 (paid per month) | 15 € after 500 €        | 10 € after 1500 €       | 0 €                      | 0 €                      |
| Fee for ATM withdrawals                                          | 2 € for each withdrawal | 2 € after 5 withdrawals | 2 € after 10 withdrawals | 2 € after 20 withdrawals |
| Fee for ATM withdrawals in foreign currency (non-EUR)            | 3 %                     | 2 %                     | 1 %                      | 1 %                      |
| Monthly fee for extra wallet                                     | 4 € after 1 wallet      | 2 € after 2 wallets     | 1 € after 3 wallets      | 0,5 € after 4 wallets    |
| Fee for extra in/out SEPA transfers & Direct Debits              | 0,2 € after 50          | 0,2 € after 100         | 0,2 € after 200          | 0 €                      |
| Fee for extra SEPA OUT & Direct Debit transfers (per month)      | 0,1 % after 25 000 €    | 0,1 % after 50 000 €    | 0,1 % after 100 000 €    | 0 %                      |
| Transfers between Finom's users in a few seconds                 | 0 €                     | 0 €                     | 0 €                      | 0 €                      |
| SEPA DD creditor identifier <i>(coming soon)</i>                 | 49 €                    | 49 €                    | 49 €                     | 49 €                     |
| Processing bulk payments                                         | ⊗                       | ⊗                       | ✔                        | ✔                        |
| Customizable transaction categories and tags                     | ✔                       | ✔                       | ✔                        | ✔                        |
| Scheduled payments                                               | ⊗                       | ✔                       | ✔                        | ✔                        |
| Repeat payment                                                   | ⊗                       | ✔                       | ✔                        | ✔                        |

Please note that Finom does not provide any financial services. External payment providers will be used to provide you with regulated services