

FINOM

| Price | Solo | Start | Premium |
|--|-----------------------|------------------------------------|------------------------------------|
| | | One month free, cancel anytime | One month free, cancel anytime |
| | Start | Start trial | Start trial |
| Price per month (paid monthly) <small>excl. VAT</small> | €0 | €17 | €34 |
| Price per month (paid annually) <small>excl. VAT</small> | €0 | €14 <small>you save €36</small> | €28 <small>you save €72</small> |
| All-in-one Business Platform | | | |
| Users included | 1 | 2 | 5 |
| Cashback ⓘ | 0% | 2% | 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 | ✓ | ✓ | ✓ |
| Invoicing | | | |
| Invoices (in/out) | ∞ | ∞ | ∞ |
| Fast invoice payments by your customers | ∞ | ∞ | ∞ |
| Invoices statuses tracking | ⊗ | ✓ | ✓ |
| Invoicing API access | ⊗ | ✓ | ✓ |
| Invoice and receipt recognition <small>(currently unavailable)</small> | ✓ | ✓ | ✓ |
| 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 |
| Fee per recognized document (<i>currently unavailable</i>) | €2 after 8 | €1.5 after 8 | €1 after 8 |

Provided by Finom Payments

| | | | |
|---|----------|----------|----------|
| IBAN for global transfers | ✓ | ✓ | ✓ |
| Physical VISA card issuance (up to 3 per user) | ✓ | ✓ | ✓ |
| • Physical card monthly maintenance | €3 | €0 | €0 |
| • Physical VISA cards for business owners | €0 | €0 | €0 |
| • Physical VISA cards for team members | €0 | €0 | €0 |
| • Physical VISA card reissuance | €0 | €0 | €0 |
| • Monthly fee for the inactive physical card | €2 | €1 | €0 |
| Virtual VISA card issuance (unlimited) | ∞ | ∞ | ∞ |
| • Virtual VISA cards for team members | €0 | €0 | €0 |
| • Monthly fee for the inactive virtual card | €1 | €0.5 | €0 |
| Card payments in EUR (except for certain MCCs) | €0 | €0 | €0 |
| Card payment limit per card (per month) | €100,000 | €100,000 | €100,000 |
| Card payments in foreign currency (non-EUR) | | | |
| • €0 - €500 | 3% | 0% | 0% |
| • €500 - €1,000 | 3% | 2% | 1% |
| • €1,000+ | 3% | 2% | 1% |
| Card payments for <u>certain MCCs</u> (% , minimum €1) | | | |
| • €0 - €500 | 3% | 2% | 1% |
| • €500 - €2,500 | 4% | 3% | 2% |
| • €2,500 - €5,000 | 5% | 4% | 3% |
| • €5,000+ | 6% | 5% | 4% |
| Fee for ATM withdrawal amounts (applicable for all cards) | | | |
| • €0 - €500 | 1% | 0% | 0% |
| • €500 - €2,000 | 3% | 1% | 0% |
| • €2,000 - €5,000 | 5% | 5% | 3% |
| • €5,000 - €10,000 | 8% | 8% | 5% |

| | | | |
|---|-------------------|--------------------|--------------------|
| • €10,000+ | 8% | 8% | 8% |
| Fee for ATM withdrawals in foreign currency (non-EUR) | 3% | 2% | 1% |
| Monthly fee for extra wallet | €4 after 1 wallet | €2 after 2 wallets | €1 after 3 wallets |
| Fee for outgoing SEPA transfers & Direct Debits | €2 | €0 | €0 |
| Fee for extra SEPA OUT & Direct Debit transfers (per month) | 0.1% after €5,000 | 0.1% after €30,000 | 0.1% after €70,000 |
| Decline of Direct Debit | €5 | €5 | €5 |
| Fee for SEPA Instant transfers | | | |
| • €0 - €500 | €1 | €1 | €1 |
| • €500 - €2,000 | €3 | €3 | €3 |
| • €2,000+ | €5 | €5 | €5 |
| Transfers between Finom's users in a few seconds | €0 | €0 | €0 |
| Outgoing international payments (fee per payment) | €5 | €5 | €5 |
| Incoming international payments (fee per payment) | €5 | €5 | €5 |
| Fee for the volume of international payments | 2% | 0.9% | 0.8% |
| Fee for coverage of the International transfer cost, optional | €35 | €35 | €35 |
| Processing bulk payments | ⊗ | ⊗ | ✔ |
| Customizable transaction categories and tags | ✔ | ✔ | ✔ |
| Scheduled payments | ⊗ | ✔ | ✔ |
| Repeat payment | ⊗ | ✔ | ✔ |

Additional fees for special services

| | | | |
|--|-----|-----|-----|
| Provided by Finom | | | |
| Express delivery of Finom Card | €15 | €15 | €15 |
| Provided by Finom Payments | | | |
| Reference letter fee for business | €80 | €80 | €80 |
| Business Account Closure Refund Processing Fee | €5 | €5 | €5 |
| Recall of outgoing SEPA SCT | €15 | €15 | €15 |
| Inquiry on SEPA SCT (Payment Investigation) | €15 | €15 | €15 |
| Recall of international payments | €60 | €60 | €60 |
| Outgoing payment investigation | ⊗ | ⊗ | ⊗ |

| | | | |
|---|----------------------|----------------------|----------------------|
| Incoming payment investigation | ⊗ | ⊗ | ⊗ |
| Fee for providing MT103 | ⊗ | ⊗ | ⊗ |
| Fee for MT199 request | ⊗ | ⊗ | ⊗ |
| Audit confirmation statement | €100 | €100 | €100 |
| Refusal to redeem an authorized direct debit due to insufficient account balance | €1 | €1 | €1 |
| Unarranged negative balance on Finom Business Account | €1 per day | €1 per day | €1 per day |
| Dunning letter (per letter) | €5 | €5 | €5 |
| Card dispute for an authorised transaction (per transaction) | €30 | €30 | €30 |
| Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment) | €25 | €25 | €25 |
| Personal account manager | ⊗ | ⊗ | ⊗ |
| Onboarding fee | Applied individually | Applied individually | Applied individually |
| Compliance fee | ⊗ | ⊗ | ⊗ |

Please note that certain services are directly provided to you by a payment institution. Finom charges you for the platform services.