FINOM

All-in-one Business Platform

Plans	Solo	Start	Premium
	€ 0/ month	€ 14/ month You save € 36	€ 28/ month You save € 72
Business Account			
Personal IBAN (unique account number for global transfers) $^{\bigodot}$	⊘	©	\otimes
Multiaccounts	0	∅	⊘
Cashback ^①	0 %	2 %	3 %
Users included [©]	1	2	5
Monthly fee for extra team member	€ 4	€2	€1
Dedicated Account Manager	×	×	×
Accounting & Invoicing			
Accounting integrations up to 30 tools (Sage, NetSuite, Odoo, etc.)	⊗	⊘	⊗
Reconciliation of invoices and receipts	0	⊘	⊘
Recognition of invoices and receipts	⊘	Ø	⊘
Fee per recognized document (free while beta)	€0	€0	€0
Role and user management	×	\otimes	⊘
Visual analytics of income and expenses	×	\otimes	⊘
Customization of invoice templates	×	\otimes	⊘
Provided by Finom Payments SEPA payments			
Transfers between Finom's users in a few seconds	\odot	\otimes	⊘
Outgoing SEPA transfers ^①	€2	€0	€ 0

SEPA instant transfers ⊘ ⊘ ⊘ €0 - € 500 € 1 € 1 € 1 € 500 - € 2,000 € 3 € 3 € 3 € 2,000 - € 2,000 € 5 € 5 € 5 Decline of Direct Debit € 5 € 5 € 5 Scheduled payments × × ✓ ⊘ Bulk, payments × × ✓ ⊘ Card payments Physical VISA card issuance per user 3 3 3 Monthly ATM withdrawal limit [©] € 500 € 100,000 € 100,000 Card payments in foreign currency (non-EUR) € 500 € 2,000 € 5,000 Card payments in foreign currency (non-EUR) 3 % 2 % 1 % € 500 - € 1,000 3 % 2 % 1 % € 500 - € 1,000 3 % 2 % 1 % € 500 - € 2,500 4 % 3 % 2 % € 500 - € 2,500 4 % 3 % 2 % € 500 - € 2,500 4 %	Fee for extra SEPA OUT & Direct Debit transfers (per month) $^{\bigodot}$	0,1 % after € 25.000	0,1 % after € 50.000	0,1 % after € 100.000
€ 500 - € 2,000 € 3 € 3 € 3 € 2,000+ € 5 € 5 € 5 Decline of Direct Debit € 5 € 5 € 5 Scheduled payments × ✓ ✓ Bulk payments × × ✓ Card payments Physical VISA card issuance per user 3 3 3 Monthly Card payment limit [©] € 100,000 € 100,000 € 100,000 € 100,000 Monthly ATM withdrawal limit [©] € 500 € 2,000 € 5,000 Card payments in foreign currency (non-EUR) € 0 - € 500 3 % 2 % 1 % € 1,000+ 3 % 2 % 1 % ATM withdrawals in foreign currency (non-EUR) 3 % 2 % 1 % Cord payments for certain MCCs (%, minimum € 1) € € 500 - € 5000 5 % 4 % 3 % € 500 - € 5000 5 % 4 % 3 % € 5 % 4 % ATM withdrawal amounts (applicable for all cards) € <td>SEPA Instant transfers</td> <td>⊘</td> <td>⊗</td> <td>⊘</td>	SEPA Instant transfers	⊘	⊗	⊘
E 2.000+ E 5 C5 C5 Decline of Direct Debit E 5 C5 Scheduled payments X	€ 0 - € 500	€1	€1	€1
Decline of Direct Debit € 5 € 5 € 5 Scheduled payments × ✓ ✓ Bulk payments × × ✓ Card payments Physical VISA card assuance per user 3 3 3 Monthly card payment limit ○ € 100,000 € 100,000 € 100,000 € 100,000 Monthly ATM withdrawal limit ○ € 580 € 2,000 € 5,000 Card payments in foreign currency (non-EUR) € 0.6500 3 % 2 % 1 % € 500 - € 1,000 3 % 2 % 1 % € 1,000-€ 3 % 2 % 1 % € 0.6500 3 % 2 % 1 % € 0.6500 4 % 3 % 2 % 1 % € 500 - € 2,500 4 % 3 % 2 % 4 % € 500 - € 2,500 5 % 4 % 3 % 2 % € 500 - € 500 6 % 5 % 4 % 3 % € 500 - € 500 6 % 6 % <td< td=""><td>€ 500 - € 2.000</td><td>€3</td><td>€3</td><td>€3</td></td<>	€ 500 - € 2.000	€3	€3	€3
Scheduled payments × ② ③ Bulk payments × × ✓ Card payments Physical VISA card issuance per user 3 3 3 Monthly Card payment limit © € 500 € 2000 € 5000 Card payments in foreign currency (non-EUR) Card payments in foreign currency (non-EUR) 3 % 2 % 1 % € 500 - € 1,000 3 % 2 % 1 % € 1,000+ 3 % 2 % 1 % Card payments in foreign currency (non-EUR) 3 % 2 % 1 % Card payments for certain MCCs (%, minimum € 1) 2 % 1 % Card payments for certain MCCs (%, minimum € 1) 2 % 1 % € 500 - € 2,500 4 % 3 % 2 % € 500 - € 2,500 5 % 4 % 3 % € 5,500+ 5 % 4 % 3 % € 5,500+ 5 % 4 % 3 % € 5,500+ 5 % 4 % 3 %	€ 2.000+	€5	€ 5	€5
Bulk payments × × ✓ ✓ Card payments Physical VISA card issuance per user 3 3 3 3 Monthly Card payment limit ○ € 100,000 € 100,000 € 100,000 Monthly ATM withdrawal limit ○ € 500 € 2,000 € 5,000 Card payments in foreign currency (non-EUR) € 0 - € 500 3 96 0 96 0 96 € 500 - € 1,000 1 96 € 1,000 3 96 2 96 1 96 ATM withdrawals in foreign currency (non-EUR) 3 96 2 96 1 96 Card payments for <u>certain MCCs</u> (%, minimum € 1) € 0 - € 500 4 96 3 96 2 96 € 2,500 - € 2,500 4 96 3 96 € 2,500 - € 2,500 5 96 4 96 € 3,000 4 96 3 96 € 2,500 - € 2,500 6 5 96 4 96 € 3,000 4 96 5 96 4 96 € 3,000 4 96 5 96 4 96 € 3,000 4 96 5 96 4 96 € 5,000 4 96 5 96 4 96 € 5,000 4 96 5 96 4 96	Decline of Direct Debit	€5	€ 5	€5
Card payments Physical VISA card issuance per user 3 3 3 3 Monthly Card payment limit ○ € 100.000 € 100.000 € 100.000 Monthly ATM withdrawal limit ○ € 500 € 2.000 € 5.000 Card payments in foreign currency (non-EUR) € 0 - € 500 3 9% 0 9% 0 9% € 500 - € 1.000 3 9% 2 9% 1 9% € 1.000+ 3 9% 2 9% 1 9% ATM withdrawals in foreign currency (non-EUR) 3 9% 2 9% 1 9% Card payments for certain MCCs (%, minimum € 1) € 0 - € 500 4 9% 3 9% 2 9% 1 9% € 500 - € 2.500 4 9% 3 9% 2 9% € 500 - € 2.500 5 9% 4 9% 3 9% € 5.000+ 6 5.000 5 9% 4 9% 3 9% € 5.000+ 6 5% 5 9% 4 9% ATM withdrawal amounts (applicable for all cards) € 0 - € 500 1 9% 0 9%	Scheduled payments	×	⊘	⊘
Physical VISA card issuance per user 3 3 3 Monthly card payment limit ○ € 100,000 € 100,000 € 100,000 Monthly ATM withdrawal limit ○ € 500 € 2,000 € 5,000 Card payments in foreign currency (non-EUR) 3% 0% 0% € 500 - € 1,000 3% 2% 1% € 1,000+ 3% 2% 1% ATM withdrawals in foreign currency (non-EUR) 3% 2% 1% Card payments for certain MCCs (%, minimum € 1) 5% 1% € 500 - € 2,500 4% 3% 2% € 5,500 - € 2,500 5% 4% 3% € 5,000+ 6% 5% 4% ATM withdrawal amounts (applicable for all cards) 1% 0% 0%	Bulk payments	×	×	⊘
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Card payments in foreign currency (non-EUR) $\epsilon \ 0 - \epsilon \ 500$ 3 % 0 % 0 % $\epsilon \ 500 - \epsilon \ 1.000$ 3 % 2 % 1 % $\epsilon \ 1.000+$ 3 % 2 % 1 % ATM withdrawals in foreign currency (non-EUR) 3 % 2 % 1 % Card payments for certain MCCs (%, minimum ϵ 1) $\epsilon \ 0 - \epsilon \ 500$ 3 % 2 % 1 % $\epsilon \ 500 - \epsilon \ 500$ 4 % 3 % 2 % $\epsilon \ 500 - \epsilon \ 5000$ 5 % 4 % 3 % $\epsilon \ 5.000+$ 6 % 5 % 4 % 3 % $\epsilon \ 5.000+$	Monthly card payment limit [⊙]	€ 100.000	€ 100.000	€ 100.000
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Card payments for certain MCCs (%, 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 % ATM withdrawal amounts (applicable for all cards) 6 % 0 % 0 %	€1.000+	3 %	2 %	1%
€ 0 - € 500 3 % 2 % 1 % € 500 - € 2.500 4 % 3 % 2 % € 2.500 - € 5.000 5 % 4 % 3 % € 5.000+ 6 % 5 % 4 % ATM withdrawal amounts (applicable for all cards) € 0 - € 500 1 % 0 % 0 %	ATM withdrawals in foreign currency (non-EUR)	3 %	2 %	1%
€ 500 - € 2.500 4 % 3 % 2 % € 2.500 - € 5.000 5 % 4 % 3 % € 5.000+ 6 % 5 % 4 % ATM withdrawal amounts (applicable for all cards) € 0 - € 500 1 % 0 % 0 %	Card payments for <u>certain MCCs</u> (%, minimum € 1)			
€ 2.500 - € 5.000 5% 4% 3% € 5.000+ 6% 5% 4% ATM withdrawal amounts (applicable for all cards) € 0 - € 500 1% 0% 0%	€0-€500	3 %	2 %	1%
€ 5.000+ 6 % 5 % 4 % ATM withdrawal amounts (applicable for all cards) € 0 - € 500 1 % 0 % 0 %	€ 500 - € 2.500	4 %	3 %	2 %
ATM withdrawal amounts (applicable for all cards) € 0 - € 500 1 % 0 % 0 %	€ 2.500 - € 5.000	5 %	4 %	3 %
€ 0 - € 500 1 % 0 %	€ 5.000+	6 %	5 %	4 %
	ATM withdrawal amounts (applicable for all cards)			
€ 500 - € 2.000 3 % 1 % 0 %	€ 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 %
Monthly fee for physical VISA card	€5	€0	€0
Monthly fee for the inactive physical card	€2	€1	€ 0
Virtual VISA card issuance	∞	∞	∞
Monthly fee for virtual VISA Card	€ 0	€ 0	€ 0
Monthly fee for the inactive virtual card	€1	€ 0,5	€ 0
International payments			
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 %
Coverage of the International transfer cost, optional	€ 35	€ 35	€ 35
Additional fees for special services			
Express delivery of Finom Card	€ 15	€ 15	€ 15
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	×	х	×
Fee for providing MT103	€ 20	€ 20	€ 20
Fee for MT199 request	€ 45	€ 45	€ 45

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
Administrating irregularities applied to the Finom Business Account	€ 25	€ 25	€ 25
Personal account manager	×	×	×
Onboarding fee	Applied individually	Applied individually	Applied individually
Compliance fee ^①	×	×	×