

## All-in-one Business Platform

### Plans

Corporate

Enterprise

€ 119/month

You save € 360

€ 249/month

You save € 1.080

### Business Account

Personal IBAN (unique account number for global transfers) <sup>Ⓞ</sup>



Multiaccounts



Cashback <sup>Ⓞ</sup>

unlimited cashback up to 0,5 %

unlimited cashback up to 1 %

Users included <sup>Ⓞ</sup>

10

15

Monthly fee for extra team member

€ 15

€ 15

Dedicated Account Manager

×



### Accounting & Invoicing

Accounting integrations up to 30 tools (Sage, NetSuite, Odoo, etc.)



Reconciliation of invoices and receipts



Recognition of invoices and receipts



Fee per recognized document (free while beta)

€ 0

€ 0

Role and user management



Visual analytics of income and expenses



Customization of invoice templates



Provided by Finom Payments

### SEPA payments

Transfers between Finom's users in a few seconds



Outgoing SEPA transfers <sup>Ⓞ</sup>

€ 0

€ 0

Extra SEPA OUT & Direct Debit transfers (per month) <sup>Ⓞ</sup>	<b>0,1 % after € 200.000</b>	<b>0 %</b>
SEPA Instant transfers	☑	☑
€ 0 - € 500	<b>€ 0</b>	<b>€ 0</b>
€ 500 - € 2.000	<b>€ 0</b>	<b>€ 0</b>
€ 2.000+	<b>€ 0</b>	<b>€ 0</b>
Decline of Direct Debit	<b>€ 5</b>	<b>€ 5</b>
Scheduled payments	☑	☑
Bulk payments	☑	☑

## Card payments

Physical VISA card issuance per user	<b>3</b>	<b>3</b>
Monthly card payment limit <sup>Ⓞ</sup>	<b>€ 100.000</b>	<b>€ 100.000</b>
Monthly ATM withdrawal limit <sup>Ⓞ</sup>	<b>€ 5.000</b>	<b>€ 5.000</b>
Card payments in foreign currency (non-EUR)		
€ 0 - € 500	<b>0 %</b>	<b>0 %</b>
€ 500 - € 1.000	<b>1 %</b>	<b>1 %</b>
€ 1.000+	<b>1 %</b>	<b>1 %</b>
ATM withdrawals in foreign currency (non-EUR)	<b>1 %</b>	<b>1 %</b>
Card payments for <u>certain MCCs</u> (% , minimum € 1)		
€ 0 - € 500	<b>1 %</b>	<b>1 %</b>
€ 500 - € 2.500	<b>1 %</b>	<b>1 %</b>
€ 2.500 - € 5.000	<b>2 %</b>	<b>2 %</b>
€ 5.000+	<b>3 %</b>	<b>3 %</b>
ATM withdrawal amounts (applicable for all cards)		
€ 0 - € 500	<b>0 %</b>	<b>0 %</b>
€ 500 - € 2.000	<b>0 %</b>	<b>0 %</b>

€ 2.000 - € 5.000	3 %	3 %
€ 5.000 - € 10.000	5 %	5 %
€ 10.000+	8 %	8 %
Monthly fee for physical VISA card	€ 0	€ 0
Monthly fee for the inactive physical card	€ 0	€ 0
Virtual VISA card issuance	∞	∞
Monthly fee for virtual VISA Card	€ 0	€ 0
Monthly fee for the inactive virtual card	€ 0	€ 0

### International payments

Outgoing international payments (fee per payment)	€ 5	€ 5
Incoming international payments (fee per payment)	€ 5	€ 5
Fee for the volume of international payments	0,5 %	0,3 %
Coverage of the International transfer cost, optional	€ 35	€ 35

### Additional fees for special services

Express delivery of Finom Card	€ 15	€ 15
Reference letter fee for business	€ 80	€ 80
Business Account Closure Refund Processing Fee	€ 5	€ 5
Recall of outgoing SEPA SCT	€ 15	€ 15
Inquiry on SEPA SCT (Payment Investigation)	€ 15	€ 15
Recall of international payments	€ 60	€ 60
Outgoing payment investigation	€ 45	€ 45
Incoming payment investigation	€ 50	€ 50
Fee for providing MT103	€ 20	€ 20
Fee for MT199 request	€ 45	€ 45

Audit confirmation statement	€ 100	€ 100
Refusal to redeem an authorized direct debit due to insufficient account balance	€ 1	€ 1
Unarranged negative balance on Finom Business Account	€ 1 per day	€ 1 per day
Dunning letter (per letter)	€ 5	€ 5
Card dispute for an authorised transaction (per transaction)	€ 30	€ 30
Administrating irregularities applied to the Finom Business Account	€ 25	€ 25
Personal account manager	×	☺
Onboarding fee	Applied individually	Applied individually
Compliance fee <sup>Ⓞ</sup>	Applied individually	Applied individually