

FINOM

Price	All-in-one Business Platform		
	Solo	Start	Premium
		One month free, cancel anytime	One month free, cancel anytime
	<div>Start</div>	<div>Start trial</div>	<div>Start trial</div>
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 i	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>(free while beta)</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>(free while beta)</i>	2 € after 8	1,5 € after 8	1 € after 8
Administrating irregularities	100 €	100 €	100 €
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 € - 1000 €	3 %	2 %	1 %
• 1000 €+	3 %	2 %	1 %
Card payments for certain MCCs (% , minimum 1 €)			
• 0 € - 500 €	3 %	2 %	1 %
• 500 € - 2500 €	4 %	3 %	2 %
• 2500 € - 5000 €	5 %	4 %	3 %
• 5000 €+	6 %	5 %	4 %
ATM withdrawal limit per card (per month)	500 €	2000 €	5000 €
Fee for ATM withdrawal amounts (applicable for all cards)			
• 0 € - 500 €	1 %	0 %	0 %
• 500 € - 2000 €	3 %	1 %	0 %

• 2000 € - 5000 €	5 %	5 %	3 %
• 5000 € - 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 wallets	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 25 000 €	0,1 % after 50 000 €	0,1 % after 100 000 €
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 outgoing 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	20 €	20 €	20 €
Fee for MT199 request	45 €	45 €	45 €
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.