

## All-in-one Business Platform

Plans	Solo	Start	Premium
	€ 0/month	€ 7/month <small>You save € 24</small>	€ 24/month <small>You save € 48</small>
<b>Business Account</b>			
Personal IBAN (unique account number for global transfers) <sup>Ⓢ</sup>	✓	✓	✓
Multiaccounts	✓	✓	✓
Cashback <sup>Ⓢ</sup>	0 %	2 %	3 %
Users included <sup>Ⓢ</sup>	1	2	5
Monthly fee for extra team member	€ 4	€ 2	€ 1
Dedicated Account Manager	×	×	×
<b>Accounting &amp; Invoicing</b>			
Accounting integrations up to 30 tools (DATEV, Sevdesk, Lexoffice, etc.)	✓	✓	✓
DATEV Belegbilderservice	✓	✓	✓
Reconciliation of invoices and receipts	✓	✓	✓
Recognition of invoices and receipts	✓	✓	✓
Fee per recognized document (free while beta)	€ 0	€ 0	€ 0
Role and user management	×	✓	✓
Visual analytics of income and expenses	×	✓	✓
Customization of invoice templates	×	✓	✓
<small>Provided by Finom Payments/Solaris SE</small>			
<b>SEPA payments</b>			
Transfers between Finom's users in a few seconds	✓	✓	✓

Outgoing SEPA transfers <sup>Ⓞ</sup>	€ 2	€ 0	€ 0
Fee for extra SEPA OUT & Direct Debit transfers (per month) <sup>Ⓞ</sup>	0,1 % after € 25.000	0,1 % after € 50.000	0,1 % after € 100.000
SEPA Instant transfers	☑	☑	☑
€ 0 - € 500	€ 1	€ 1	€ 1
€ 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 <sup>Ⓞ</sup>	3	3	3
Monthly card payment limit <sup>Ⓞ</sup>	€ 100.000	€ 100.000	€ 100.000
Monthly ATM withdrawal limit <sup>Ⓞ</sup>	€ 500	€ 2.000	€ 5.000
Card payments in foreign currency (non-EUR)			
€ 0 - € 500	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 <b>certain MCCs</b> (% , 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)			
€ 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
Incoming international payments – provided specifically for Solaris users	0,5 %	0,4 %	0,3 %

### 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	×	×	×
Fee for providing MT103	€ 20	€ 20	€ 20

Fee for MT199 request	€ 45	€ 45	€ 45
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Audit confirmation statement	€ 100	€ 100	€ 100
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Refusal to redeem an authorized direct debit due to insufficient account balance	€ 1	€ 1	€ 1
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Unarranged negative balance on Finom Business Account	€ 1 per day	€ 1 per day	€ 1 per day
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Dunning letter (per letter)	€ 5	€ 5	€ 5
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Card dispute for an authorised transaction (per transaction)	€ 30	€ 30	€ 30
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Administrating irregularities applied to the Finom Business Account	€ 25	€ 25	€ 25
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Personal account manager	x	x	x
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Onboarding fee	Applied individually	Applied individually	Applied individually
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Compliance fee <sup>Ⓞ</sup>	x	x	x