

# FINOM

Price	Solo	Start	Premium
		One month free, cancel anytime	One month free, cancel anytime
	<a href="#">Start</a>	<a href="#">Start trial</a>	<a href="#">Start trial</a>
Price per month (paid monthly) <small>excl. VAT</small>	<b>0 €</b>	<b>17 €</b>	<b>34 €</b>
Price per month (paid annually) <small>excl. VAT</small>	<b>0 €</b>	<b>14 €</b> <small>you save 36 €</small>	<b>28 €</b> <small>you save 72 €</small>
<b>All-in-one Business Platform</b>			
<b>Users included</b>	<b>1</b>	<b>2</b>	<b>5</b>
Cashback <span style="font-size: 0.8em;">(i)</span>	<b>0 %</b>	<b>2 %</b>	<b>3 %</b>
Access to Business Platform	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accounting integrations	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
All transactions history in smart dashboards	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Real-time notifications	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Multi-Companies	∞	∞	∞
Number of connected banks and payment service provider	∞	∞	∞
Mobile app (iOS & Android)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
99% guaranteed uptime SLA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Role and user management	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accountant access	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Manual access to wallets for team members	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Visual analytics of income and expenses	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dark theme	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Invoicing</b>			
Invoices (in/out)	∞	∞	∞
Fast invoice payments by your customers	∞	∞	∞
Invoices statuses tracking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Invoicing API access	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Invoice and receipt recognition <small>(currently unavailable)</small>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Manual reconciliation of invoices and receipts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Credit notes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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 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)	3 %	2 %	1 %
Card payments for <b>certain MCCs</b> (% , minimum 1 €)			
• € 0 - € 500	1 %	0 %	0 %
• € 500 - € 2,500	2 %	1 %	0 %
• € 2,500 - € 5,000	3 %	2 %	1 %
• € 5,000+	3 %	3 %	3 %
Extension of ATM withdrawal limit up to € 10 000 (paid per month)	15 € after 500 €	10 € after 2000 €	5 € after 5000 €
Fee for ATM withdrawal amounts (applicable for all cards)			
• € 0 - € 2,000	0 %	0 %	0 %
• € 2,000 - € 5,000	1 %	1 %	1 %
• € 5,000 - € 10,000	5 %	5 %	5 %
• € 10,000+	7 %	7 %	7 %
Fee for extra ATM withdrawal (applicable for all cards)	2 € for each withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals
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 extra in/out SEPA transfers & Direct Debits	0,2 € after 5	0,2 € after 50	0,2 € after 100
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1 % after 5000 €	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 ( <i>coming soon</i> )	25 €	25 €	25 €
Processing bulk payments	⊗	⊗	✔
Customizable transaction categories and tags	✔	✔	✔
Scheduled payments	⊗	✔	✔
Repeat payment	⊗	✔	✔

## Additional fees for special services

<b>Provided by Finom</b>			
Express delivery of Finom Card	30 €	30 €	30 €
<b>Provided by Finom Payments</b>			
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	<b>1 € per day</b>	<b>1 € per day</b>	<b>1 € per day</b>
Dunning letter (per letter)	<b>5 €</b>	<b>5 €</b>	<b>5 €</b>
Card dispute for an authorised transaction (per transaction)	<b>30 €</b>	<b>30 €</b>	<b>30 €</b>
Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment)	<b>25 €</b>	<b>25 €</b>	<b>25 €</b>
Personal account manager	⊗	⊗	⊗
Onboarding fee	<b>Applied individually</b>	<b>Applied individually</b>	<b>Applied individually</b>
Compliance fee	⊗	⊗	⊗