

FINOM

Solo	Start PROMO	Premium	Corporate
Start	Start	Start trial	Apply now

One month free,
cancel anytime

Price per month (paid monthly)	0 €	0 € 17 € free for the first 12 months <small>The offer is valid until 30.04.2024</small>	34 € <small>excl. VAT</small>	from 99 € <small>excl. VAT</small>
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Price per month (paid annually)	0 €	0 € 14 € free for the first 12 months <small>The offer is valid until 30.04.2024</small>	28 € <small>excl. VAT</small> you save 72 €	from 99 € <small>excl. VAT</small>
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All-in-one Business Platform

Users included	1	2	5	10
Cashback	1 %	3 %	3 %	0 %

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

QR codes for invoices

Invoice and receipt recognition

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 €	2 €	1 €	1 €
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8	1 € after 8

Provided by Finom Payments

Physical VISA card issuance (up to 3 per user)

• Physical VISA cards for business owners	0 €	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive physical card	2 €	1 €	0 €	0 €

Virtual VISA card issuance (unlimited)

• Virtual VISA cards for team members	0 €	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	1 €	0,5 €	0 €	0 €

Card payments in EUR (except for certain MCCs)

	0 €	0 €	0 €	0 €
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Card payment limit per card (per month)

	100.000 €	100.000 €	100.000 €	100.000 €
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Card payments in foreign currency (non-EUR)

	3 %	2 %	1 %	1 %
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Card payments for **certain MCCs** (% , minimum 1 €)

• € 0 - € 500	1 %	0 %	0 %	0 %
• € 500 - € 2,500	2 %	1 %	0 %	0 %
• € 2,500 - € 5,000	3 %	2 %	1 %	1 %
• € 5,000+	3 %	3 %	3 %	3 %

Fee for ATM withdrawals

	2 € for each withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals	2 € after 15 withdrawals
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Extension of ATM withdrawal limit up to € 10 000 (paid per month)

	15 € after 500 €	10 € after 2000 €	5 € after 5000 €	0 €
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Fee for ATM withdrawals in foreign currency (non-EUR)

	3 %	2 %	1 %	1 %
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Monthly fee for extra wallet

	4 € after 1 wallet	2 € after 2 wallets	1 € after 3 wallets	0,5 € after 4 wallets
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Fee for extra in/out SEPA transfers & Direct Debits

	0,2 € after 5	0,2 € after 100	0,2 € after 200	0,2 € after 250
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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 €	0 %
Decline of Direct Debit	5 €	5 €	5 €	5 €
Fee for SEPA Instant transfers				
• € 0 — € 500	1 €	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €	5 €
Transfers between Finom's users in a few seconds	Free	Free	Free	Free
Outgoing international payments (fee per payment)	10 €	10 €	10 €	10 €
Incoming international payments (fee per payment)	0 € *free until 14.06.2024	0 € *free until 14.06.2024	0 € *free until 14.06.2024	0 € *free until 14.06.2024
International payments monthly free volume	100.000 €	100.000 €	100.000 €	100.000 €
Fee for exceeding monthly free volume of international payments	2 %	1 %	1 %	1 %
Outgoing payment investigation				45 €
Incoming payment investigation				50 €
Fee for providing MT103				45 €
Fee for MT199 request				45 €
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 <i>(coming soon)</i>	30 €	30 €	30 €	30 €
Provided by Finom Payments				
Recall of outgoing SEPA SCT	15 €	15 €	15 €	15 €
Inquiry on SEPA SCT (Payment Investigation)	15 €	15 €	15 €	15 €
Audit confirmation statement	100 €	100 €	100 €	100 €
Refusal to redeem an authorized direct debit due to insufficient account balance	1 €	1 €	1 €	1 €
Unarranged negative balance on Finom Business Account	1 € per day	1 € per day	1 € per day	1 € per day
Dunning letter (per letter)	5 €	5 €	5 €	5 €

Card dispute for an authorised transaction (per transaction)	30 €	30 €	30 €	30 €
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Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment)	25 €	25 €	25 €	25 €
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