

All-in-one Business Platform

| Plans | Solo | Start | Premium |
|---|-------------|---|---|
| | € 0/month | € 14/month <small>excl. VAT</small> <small>You save € 36</small> | € 34/month <small>excl. VAT</small> <small>You save € 72</small> |
| Business Account | | | |
| Personal IBAN (unique account number for global transfers) [ⓘ] | ☑ | ☑ | ☑ |
| Multiaccounts | ☑ | ☑ | ☑ |
| Cashback [ⓘ] | 0 % | 2 % | 3 % |
| Users included [ⓘ] | 1 | 2 | 5 |
| Monthly fee for extra team member | € 4 | € 2 | € 1 |
| 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 | € 0 |
| Role and user management | × | ☑ | ☑ |
| Visual analytics of income and expenses | × | ☑ | ☑ |
| Customization of invoice templates | × | ☑ | ☑ |
| <small>Provided by Finom Payments</small> | | | |
| SEPA payments | | | |
| Transfers between Finom's users in a few seconds | ☑ | ☑ | ☑ |
| Extra IN/OUT SEPA transfers & Direct Debits [ⓘ] | € 1 after 5 | € 1 after 70 | € 1 after 100 |

| | | | |
|--|---------------------|----------------------|----------------------|
| Extra SEPA OUT & Direct Debit transfers (per month) [Ⓞ] | 0,1 % after € 5,000 | 0,1 % after € 50,000 | 0,1 % after € 75,000 |
| SEPA Instant transfers | ☑ | ☑ | ☑ |
| Decline of Direct Debit | € 5 | € 5 | € 5 |
| Scheduled payments | × | ☑ | ☑ |
| Bulk payments | × | × | ☑ |

Card payments

| | | | |
|---|-----------|-----------|-----------|
| Physical VISA card issuance per user | 3 | 3 | 3 |
| Monthly card payment limit [Ⓞ] | € 100,000 | € 100,000 | € 100,000 |
| Monthly ATM withdrawal limit [Ⓞ] | € 500 | € 1,500 | € 2,000 |
| Card payments in foreign currency (non-EUR) | 3 % | 2 % | 1 % |
| ATM withdrawals in foreign currency (non-EUR) | 3 % | 2 % | 1 % |
| Card payments for certain MCCs (% , 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 % |
| 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 % |
| Monthly fee for physical VISA card | € 0 | € 0 | € 0 |
| Monthly fee for the inactive physical card | € 2 | € 1 | € 0.5 |
| 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 |
|---|------|------|------|

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 |
|-----------------------|------|------|------|

| | | | |
|------------------------------|-------|-------|-------|
| 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 |
|--|------|------|------|

| | | | |
|---|------|------|------|
| Administrating irregularities applied to the Finom Business Account | € 25 | € 25 | € 25 |
|---|------|------|------|

| | | | |
|--------------------------|---|---|---|
| Personal account manager | × | × | × |
|--------------------------|---|---|---|

| | | | |
|----------------|----------------------|----------------------|----------------------|
| Onboarding fee | Applied individually | Applied individually | Applied individually |
|----------------|----------------------|----------------------|----------------------|

Compliance fee [Ⓞ]

x

x

x