

All-in-one Business Platform

Plans	Solo	Start	Premium
	€ 0/month	€ 14/month <small>You save € 36</small>	€ 34/month <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
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SEPA Instant transfers

€ 0 - € 500	€ 1	€ 1	€ 1
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€ 500 - € 2,000	€ 3	€ 3	€ 3
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€ 2,000+	€ 5	€ 5	€ 5
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Decline of Direct Debit	€ 5	€ 5	€ 5
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Scheduled payments	×	☑	☑
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Bulk payments	×	×	☑
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Card payments

Physical VISA card issuance per user	3	3	3
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Monthly card payment limit [Ⓢ]	€ 100,000	€ 100,000	€ 100,000
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Monthly ATM withdrawal limit [Ⓢ]	€ 500	€ 1,500	€ 2,000
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Card payments in foreign currency (non-EUR)	3 %	2 %	1 %
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ATM withdrawals in foreign currency (non-EUR)	3 %	2 %	1 %
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Card payments for **certain MCCs** (% , minimum € 1)

€ 0 - € 500	1 %	0 %	0 %
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€ 500 - € 2,500	2 %	1 %	0 %
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€ 2,500 - € 5,000	3 %	2 %	1 %
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€ 5,000+	3 %	3 %	3 %
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ATM withdrawal amounts (applicable for all cards)

€ 0 - € 2,000	0 %	0 %	0 %
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€ 2,000 - € 5,000	1 %	1 %	1 %
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€ 5,000 - € 10,000	5 %	5 %	5 %
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€ 10,000+	7 %	7 %	7 %
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Monthly fee for physical VISA card	€ 5	€ 0	€ 0
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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

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	x	x	x
Incoming payment investigation	x	x	x
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	x	x	x
Onboarding fee	Applied individually	Applied individually	Applied individually
Compliance fee [Ⓞ]	x	x	x