

## All-in-one Business Platform

## Plans

Solo

Start

Premium

€ 0/ month

€ 14/ month

You save € 36

€ 34/ month

You save € 72

## Business Account

Personal IBAN (unique account number for global transfers) <sup>①</sup>

Multiaccounts

Cashback <sup>①</sup>

0 %

2 %

3 %

Users included <sup>①</sup>

1

2

5

Monthly fee for extra team member

€ 4

€ 2

€ 1

Dedicated Account Manager

x

x

x

## Accounting &amp; 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

x



Visual analytics of income and expenses

x



Customization of invoice templates

x



Provided by Finom Payments

## SEPA payments

Transfers between Finom's users in a few seconds



Extra IN/OUT SEPA transfers &amp; Direct Debits

€ 1 after 5

€ 1 after 70

€ 1 after 100

Extra SEPA OUT & Direct Debit transfers (per month) <sup>①</sup>	0,1 % after € 5,000	0,1 % after € 50,000	0,1 % after € 75,000
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	3	3	3
Monthly card payment limit <sup>①</sup>	€ 100,000	€ 100,000	€ 100,000
Monthly ATM withdrawal limit <sup>①</sup>	€ 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 <u>certain MCCs</u> (% , 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	€ 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

## 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	x	x	x
Onboarding fee	Applied individually	Applied individually	Applied individually
Compliance fee <sup>Ⓞ</sup>	x	x	x