

## All-in-one Business Platform

### Plans

Start

€ 14/ month

You save € 36

Premium

€ 34/ month

You save € 72

Corporate

€ 119/ month

You save € 360

### Business Account

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



Multiaccounts



Cashback <sup>①</sup>

2 %

3 %

**unlimited cashback  
up to 0,5 %**

Users included <sup>①</sup>

2

5

10

Monthly fee for extra team member

€ 2

€ 1

€ 15

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



Provided by Finom Payments

### SEPA payments

Transfers between Finom's users in a few seconds



Extra IN/OUT SEPA transfers & Direct Debits

€ 1 after 70

€ 1 after 100

€ 0

Extra SEPA OUT & Direct Debit transfers (per month) <sup>①</sup>	0,1 % after € 50,000	0,1 % after € 75,000	0,1 % after € 200,000
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>	€ 1,500	€ 2,000	€ 5,000
Card payments in foreign currency (non-EUR)	2 %	1 %	1 %
ATM withdrawals in foreign currency (non-EUR)	2 %	1 %	1 %
Card payments for <u>certain MCCs</u> (% , minimum € 1)			
€ 0 - € 500	0 %	0 %	0 %
€ 500 - € 2,500	1 %	0 %	0 %
€ 2,500 - € 5,000	2 %	1 %	1 %
€ 5,000+	3 %	3 %	2 %
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	€ 1	€ 0	€ 0
Virtual VISA card issuance	∞	∞	∞
Monthly fee for virtual VISA Card	€ 0	€ 0	€ 0
Monthly fee for the inactive virtual card	€ 0.5	€ 0	€ 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	0,9 %	0,8 %	0,5 %
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	×	×	€ 45
Incoming payment investigation	×	×	€ 50
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>⓪</sup>	x	x	Applied individually