## FINOM

| Price per month (paid monthly)                         | Start  Open now and use it for free  O € 7-€  The offer is valid until 30/04/2024, and the subscription remains free  O € 5-€  i | Start  Start trial  One month free, cancel anytime  17 € excl. VAT | Premium  Start trial  One month free, cancel anytime  40 € excl. VAT | Corporate  Start trial  One month free, cancel anytime  149 € excl. VAT |
|--|--|--|--|---|
| Price per month (paid annually)                        | The offer is valid until 30/04/2024, and the subscription remains free   | 14 €<br>excl. VAT<br>you save 36 €                                 | 34 €<br>excl. VAT<br>you save 72 €                                   | 119 €<br>excl. VAT<br>you save 360 €                                    |
| All-in-one Business Platform                           |  |  |  |   |
| Users included   | 1  | 2  | 5  | 10  |
| Cashback   | 0 %  | 2 %  | 3 %  | 3 %   |
| 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                               | $\otimes$  | •  | •  | •   |
| Accountant access                                      | $\otimes$  | •  | •  | •   |
| Manual access to wallets for team members              | $\otimes$  | •  | •  | •   |
| Visual analytics of income and expenses                | $\otimes$  | •  | •  | •   |
| Dark theme   | •  | •  | •  | •   |
| Invoicing  |  |  |  |   |
| Invoices (in/out)                                      | ∞  | ∞  | ∞  | ∞   |
| Fast invoice payments by your customers                | ∞  | ∞  | ∞  | ∞   |
| Invoices statuses tracking                             | $\otimes$  | •  | •  | •   |
| Invoicing API access                                   | $\otimes$  | •  | •  | •   |

| Invoice and receipt recognition                | •         | • | • | •        |
|--|-----------|---|---|----------|
| Manual reconciliation of invoices and receipts | •         | • | • | •        |
| Credit notes                                   | •         | • | • | <b>Ø</b> |
| Customization of invoice templates             | $\otimes$ | • | • | •        |
| Automatic collection of documents              | •         | • | • | •        |

## Additional fees for services

| Provided by Finom  |                            |                             |                             |                              |
|--|----------------------------|-----------------------------|-----------------------------|------------------------------|
| Monthly fee for extra team member                                | 4 € after 1 team<br>member | 2 € after 2 team<br>members | 1 € after 5 team<br>members | 1 € after 10 team<br>members |
| Fee per recognized document                                      | 2 € after 8                | 1,5 € after 8               | 1 € after 8                 | 1 € after 8                  |
| Provided by the Financial Institution                            |                            |                             |                             |                              |
| IBAN for global transfers  | •                          | •                           | •                           | •                            |
| Physical MasterCard Debit issuance (1 per user)                  | •                          | •                           | •                           | •                            |
| Physical MasterCard Debit for business owners                    | 0€                         | 0€                          | 0€                          | 0 €                          |
| Physical MasterCard Debit for team members                       | 0€                         | 0€                          | 0 €                         | 0€                           |
| Physical MasterCard Debit reissuance                             | 0 €                        | 0 €                         | 0 €                         | 0 €                          |
| Monthly fee for the inactive physical card                       | 2€                         | 1€                          | 0 €                         | 0€                           |
| Virtual MasterCard Debit issuance (1 per user)                   | •                          | •                           | •                           | •                            |
| Virtual MasterCard Debit for business owners                     | 0 €                        | 0 €                         | 0 €                         | 0 €                          |
| Virtual MasterCard Debit for team members                        | 0€                         | 0 €                         | 0€                          | 0 €                          |
| Virtual MasterCard Debit reissuance                              | 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 €                          |
| Card payment limit per card (per month)                          | 20 000 €                   | 40 000 €                    | 50 000 €                    | 60 000 €                     |
| Card payments in foreign currency (non-<br>EUR)                  | 3 %                        | 2 %                         | 1%                          | 1%                           |
| Card payments for certain MCCs (%, minim                         | um 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 %                          |
| Extension of ATM withdrawal limit up to € 2 000 (paid per month) | 15 € after 500 €           | 10 € after 1500 €           | 0 €                         | 0 €                          |

| Fee for ATM withdrawals                                     | 2 € for each<br>withdrawal | 2 € after 5<br>withdrawals | 2 € after 10<br>withdrawals | 2 € after 20<br>withdrawals |
|---|----------------------------|----------------------------|-----------------------------|-----------------------------|
| Fee for ATM withdrawals in foreign currency (non-EUR)       | 3 %                        | 2 %                        | 1 %                         | 1 %                         |
| Monthly fee for extra wallet                                | 4 € after 1 wallet         | 2 € after 2 wallets        | 1 € after 3 wallets         | 0,5 € after 4<br>wallets    |
| Fee for extra in/out SEPA transfers & Direct Debits         | 0,2 € after 50             | 0,2 € after 100            | 0,2 € after 200             | 0€                          |
| Fee for extra SEPA OUT & Direct Debit transfers (per month) | 0,1 % after<br>25 000 €    | 0,1 % after<br>50 000 €    | 0,1 % after<br>100 000 €    | 0 %                         |
| Transfers between Finom's users in a few seconds            | 0€                         | 0 €                        | 0€                          | 0€                          |
| SEPA DD creditor identifier (coming soon)                   | 49 €                       | 49 €                       | 49 €                        | 49 €                        |
| Processing bulk payments                                    | $\otimes$                  | $\otimes$                  | •                           | •                           |
| Customizable transaction categories and tags                | •                          | •                          | •                           | •                           |
| Scheduled payments  | $\otimes$                  | •                          | •                           | •                           |
| Repeat payment  | $\otimes$                  | •                          | •                           | •                           |

Please note that Finom does not provide any financial services. External payment providers will be used to provide you with regulated services