FINOM

Price per month (paid monthly)	Solo Start Open now and use it for free O € → The offer is valid until 31/05/2024, and the subscription remains free	Start trial One month free, cancel anytime 17 € excl. VAT	Start trial One month free, cancel anytime 40 € excl. VAT	Start trial One month free, cancel anytime 149 € excl. VAT
Price per month (paid annually)	O € 5€ The offer is valid until 31/05/2024, and the subscription remains free	14 € excl. VAT you save 36 €	34 € excl. VAT you save 72 €	119 € excl. VAT 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				
Accountant access				
Manual access to wallets for team members				
Visual analytics of income and expenses				
Dark theme				
Invoicing				
Invoices (in/out)				
Fast invoice payments by your customers				
Invoices statuses tracking				

QR codes for invoices	
Invoice and receipt recognition	
Manual reconciliation of invoices and receipts	
Credit notes	
Customization of invoice templates	
Automatic collection of documents	

Additional fees for services

Provided by Finom				
Monthly fee for extra team member	4 € after 1 team member	2 € after 2 team members	1 € after 5 team members	1 € after 10 team 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-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 withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals	2 € after 20 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 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 25 000 €	0,1 % after 50 000 €	0,1 % after 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				
Customizable transaction categories and tags				
Scheduled payments				
Repeat payment				

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