

FINOM

Price	Solo	Start	Premium
		One month free, cancel anytime	One month free, cancel anytime
	Start	Start trial	Start trial
Price per month (paid monthly) <small>excl. VAT</small>	€0	€17	€34
Price per month (paid annually) <small>excl. VAT</small>	€0	€14 <small>you save €36</small>	€28 <small>you save €72</small>
All-in-one Business Platform			
Users included	1	2	5
Cashback	<small>i</small> 0%	2%	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	✗	✓	✓
Invoicing API access	✗	✓	✓
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
Fee per recognized document	€2 after 8	€1.5 after 8	€1 after 8
Administrating irregularities	€100	€100	€100
Provided by Finom Payments			
IBAN for global transfers	✓	✓	✓
Physical VISA card issuance (up to 3 per user)	✓	✓	✓
• Physical VISA cards for business owners	€0	€0	€0
• Physical VISA cards for team members	€0	€0	€0
• Physical VISA card reissuance	€0	€0	€0
• Monthly fee for the inactive physical card	€2	€1	€0
Virtual VISA card issuance (unlimited)	∞	∞	∞
• Virtual VISA cards for team members	€0	€0	€0
• Monthly fee for the inactive virtual card	€1	€0.5	€0
Card payments in EUR (except for certain MCCs)	€0	€0	€0
Card payment limit per card (per month)	€100,000	€100,000	€100,000
Card payments in foreign currency (non-EUR)	3%	2%	1%
Card payments for certain MCCs (% , 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%
Extension of ATM withdrawal limit up to € 10 000 (paid per month)	€15 after €500	€10 after €2,000	€5 after €5,000
Fee for 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%
Fee for extra ATM withdrawal (applicable for all cards)	€2 for each withdrawal	€2 after 5 withdrawals	€2 after 10 withdrawals

Fee for ATM withdrawals in foreign currency (non-EUR)	3%	2%	1%
Monthly fee for extra wallet	€4 after 1 wallet	€2 after 2 wallets	€1 after 3 wallets
Fee for extra in/out SEPA transfers & Direct Debits	€0.2 after 5	€0.2 after 100	€0.2 after 200
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
Decline of Direct Debit	€5	€5	€5
Fee for SEPA Instant transfers			
• € 0 — € 500	€1	€1	€1
• € 500 — € 2,000	€3	€3	€3
• € 2,000+	€5	€5	€5
Transfers between Finom's users in a few seconds	€0	€0	€0
Outgoing international payments (fee per payment)	€10	€10	€10
Incoming international payments (fee per payment)	€0 *free until 31.07.2024	€0 *free until 31.07.2024	€0 *free until 31.07.2024
International payments monthly free volume	€100,000	€100,000	€100,000
Fee for exceeding monthly free volume of international payments	2%	1%	1%
Processing bulk payments	⊗	⊗	✔
Customizable transaction categories and tags	✔	✔	✔
Scheduled payments	⊗	✔	✔
Repeat payment	⊗	✔	✔

Additional fees for special services

Provided by Finom			
Express delivery of Finom Card <i>(coming soon)</i>	€30	€30	€30
Provided by Finom Payments			
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	⊗	⊗	⊗
Fee for MT199 request	⊗	⊗	⊗

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
Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment)	€25	€25	€25
Personal account manager	⊗	⊗	⊗
Onboarding fee	Applied individually	Applied individually	Applied individually
Compliance fee	⊗	⊗	⊗