

All-in-one Business Platform

Plans	Solo	Start	Premium
	€ 0/month	€ 14/month <small>You save € 36</small>	€ 34/month <small>You save € 72</small>
Business Account			
Personal IBAN (unique account number for global transfers) [Ⓢ]	✓	✓	✓
Multiaccounts	✓	✓	✓
Cashback [Ⓢ]	0 %	2 %	3 %
Users included [Ⓢ]	1	2	5
Monthly fee for extra team member	€ 4	€ 2	€ 1
Dedicated Account Manager	×	×	×
Accounting & Invoicing			
Accounting integrations up to 30 tools (Sage, FreshBooks, Netsuite, 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	×	✓	✓
<small>Provided by Finom Payments</small>			
SEPA payments			
Transfers between Finom's users in a few seconds	✓	✓	✓
Outgoing SEPA transfers [Ⓢ]	€ 2	€ 0	€ 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
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 [Ⓞ]	€ 100,000	€ 100,000	€ 100,000
Monthly ATM withdrawal limit [Ⓞ]	€ 500	€ 1,500	€ 2,000
Card payments in foreign currency (non-EUR)			
€ 0 - € 500	3 %	0 %	0 %
€ 500 - € 1,000	3 %	2 %	1 %
€ 1,000+	3 %	2 %	1 %
ATM withdrawals in foreign currency (non-EUR)	3 %	2 %	1 %
Card payments for certain MCCs (% , minimum € 1)			
€ 0 - € 500	3 %	2 %	1 %
€ 500 - € 2,500	4 %	3 %	2 %
€ 2,500 - € 5,000	5 %	4 %	3 %
€ 5,000+	6 %	5 %	4 %
ATM withdrawal amounts (applicable for all cards)			
€ 0 - € 500	1 %	0 %	0 %
€ 500 - € 2,000	3 %	1 %	0 %

€ 2,000 - € 5,000	5 %	5 %	3 %
€ 5,000 - € 10,000	8 %	8 %	5 %
€ 10,000+	8 %	8 %	8 %
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	x	x	x
Incoming payment investigation	x	x	x
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
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Unarranged negative balance on Finom Business Account	€ 1 per day	€ 1 per day	€ 1 per day
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Dunning letter (per letter)	€ 5	€ 5	€ 5
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Card dispute for an authorised transaction (per transaction)	€ 30	€ 30	€ 30
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Administrating irregularities applied to the Finom Business Account	€ 25	€ 25	€ 25
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Personal account manager	x	x	x
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Onboarding fee	Applied individually	Applied individually	Applied individually
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Compliance fee [Ⓢ]	x	x	x