

All-in-one Business Platform

Plans

Start

Premium

Corporate

€ 14/month excl. VAT

€ 34/month excl. VAT

€ 119/month excl. VAT

You save € 36

You save € 72

You save € 360

Business Account

Personal IBAN (unique account number for global transfers) [ⓘ]



Multiaccounts



Cashback [ⓘ]

2 %

3 %

unlimited cashback up to 0,5 %

Users included [ⓘ]

2

5

10

Monthly fee for extra team member

€ 2

€ 1

€ 15

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



Provided by Finom Payments

SEPA payments

Transfers between Finom's users in a few seconds



Outgoing SEPA transfers [ⓘ]

€ 0

€ 0

€ 0

Fee for extra SEPA OUT & Direct Debit transfers (per month) [Ⓞ]	0,1 % after € 50,000	0,1 % after € 75,000	0,1 % after € 200,000
SEPA Instant transfers	☑	☑	☑
€ 0 - € 500	€ 0	€ 0	€ 0
€ 500 - € 2,000	€ 0	€ 0	€ 0
€ 2,000+	€ 0	€ 0	€ 0
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 [Ⓞ]	€ 1,500	€ 2,000	€ 5,000
Card payments in foreign currency (non-EUR)			
€ 0 - € 500	0 %	0 %	0 %
€ 500 - € 1,000	2 %	1 %	1 %
€ 1,000+	2 %	1 %	1 %
ATM withdrawals in foreign currency (non-EUR)	2 %	1 %	1 %
Card payments for certain MCCs (% , minimum € 1)			
€ 0 - € 500	2 %	1 %	1 %
€ 500 - € 2,500	3 %	2 %	1 %
€ 2,500 - € 5,000	4 %	3 %	2 %
€ 5,000+	5 %	4 %	3 %
ATM withdrawal amounts (applicable for all cards)			
€ 0 - € 500	0 %	0 %	0 %
€ 500 - € 2,000	1 %	0 %	0 %

€ 2,000 - € 5,000	5 %	3 %	3 %
€ 5,000 - € 10,000	8 %	5 %	5 %
€ 10,000+	8 %	8 %	8 %
Monthly fee for physical VISA card	€ 0	€ 0	€ 0
Monthly fee for the inactive physical card	€ 1	€ 1	€ 1
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

Physical VISA card issuance per user	3	3	3
Outgoing international payments (fee per payment)	€ 5	€ 5	€ 5
Incoming international payments (fee per payment)	€ 5	€ 5	€ 5
Fee for the volume of outgoing international payments	0,9 %	0,8 %	0,5 %
Coverage of the International transfer cost, optional	€ 35	€ 35	€ 35

Additional fees for special services

Monthly fee for extra wallet	€ 2 after 2	€ 1 after 3	€ 15 after 10
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	€ 45
Incoming payment investigation	x	x	€ 50
Fee for providing MT103	€ 20	€ 20	€ 20

Fee for MT199 request	€ 45	€ 45	€ 45
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Audit confirmation statement	€ 100	€ 100	€ 100
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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	Applied individually