## FINOM

## All-in-one Business Platform

Plans	Corporate € 119/month You save € 360	Enterprise € 249/ month You save € 1.080
Business Account		
Personal IBAN (unique account number for global transfers) $^{\mbox{O}}$	$\odot$	$\odot$
Multiaccounts	$\odot$	$\odot$
Cashback <sup>©</sup>	unlimited cashback up to 0,5 %	unlimited cashback up to 1 %
Users included <sup>©</sup>	10	15
Monthly fee for extra team member	€ 15	€ 15
Dedicated Account Manager	x	$\oslash$
Accounting & Invoicing		
Accounting integrations up to 30 tools (Sage, FreshBooks, Netsuite, etc.)	$\odot$	$\odot$
Reconciliation of invoices and receipts	$\odot$	$\odot$
Recognition of invoices and receipts	$\oslash$	$\oslash$
Fee per recognized document (free while beta)	€O	€O
Role and user management	$\odot$	$\odot$
Visual analytics of income and expenses	0	$\odot$
Customization of invoice templates	$\oslash$	$\odot$
Provided by Finom Payments SEPA payments		
Transfers between Finom's users in a few seconds	$\odot$	$\oslash$
Outgoing SEPA transfers <sup>©</sup>	€O	€O

Extra SEPA OUT & Direct Debit transfers (per month) $^{\textcircled{0}}$	0,1 % after € 200,000	0 %		
SEPA Instant transfers	$\odot$	$\odot$		
€ 0 - € 500	€1	£1		
€ 500 - € 2,000	€3	€3		
€ 2,000+	€5	€5		
Decline of Direct Debit	€ 5	€5		
Scheduled payments	$\odot$	$\odot$		
Bulk payments	$\odot$	$\odot$		
Card payments				
Physical VISA card issuance per user	3	3		
Monthly card payment limit $^{\odot}$	€ 100,000	€ 100,000		
Monthly ATM withdrawal limit $^{\textcircled{0}}$	€ 5,000	€ 5,000		
Card payments in foreign currency (non-EUR)				
€ 0 - € 500	0 %	0 %		
€ 500 - € 1,000	1%	1%		
€ 1,000+	1%	1%		
ATM withdrawals in foreign currency (non- EUR)	1%	1%		
Card payments for <u>certain MCCs</u> (%, minimum € 1)				
€ 0 - € 500	1%	1%		
€ 500 - € 2,500	1%	1%		
€ 2,500 - € 5,000	2 %	2 %		
€ 5,000+	3 %	3 %		
ATM withdrawal amounts (applicable for all cards)				
€ 0 - € 500	0 %	0 %		
€ 500 - € 2,000	0 %	0 %		

€ 2,000 - € 5,000	3 %	3 %		
€ 5,000 - € 10,000	5 %	5 %		
€ 10,000+	8 %	8 %		
Monthly fee for physical VISA card	€0	€0		
Monthly fee for the inactive physical card	€0	€0		
Virtual VISA card issuance	œ	$\infty$		
Monthly fee for virtual VISA Card	€0	£ 0		
Monthly fee for the inactive virtual card	€0	€0		
International payments				
Physical VISA card issuance per user	3	3		
Outgoing international payments (fee per payment)	€5	€5		
Incoming international payments (fee per				
payment)	€5	€5		
payment) Fee for the volume of international payments	€5 0,5%	€ 5 0,3 %		
Fee for the volume of international payments	0,5 % € 35	0,3 %		

Express delivery of Finom Card	€ 15	€15
Reference letter fee for business	€ 80	€ 80
Business Account Closure Refund Processing Fee	€5	€5
Recall of outgoing SEPA SCT	€ 15	€ 15
Inquiry on SEPA SCT (Payment Investigation)	€ 15	€ 15
Recall of international payments	€ 60	€ 60
Outgoing payment investigation	€ 45	€ 45
Incoming payment investigation	€ 50	€ 50
Fee for providing MT103	€ 20	€ 20

Fee for MT199 request	€ 45	€ 45
Audit confirmation statement	€ 100	€ 100
Refusal to redeem an authorized direct debit due to insufficient account balance	€1	£1
Unarranged negative balance on Finom Business Account	€ 1 per day	€ 1 per day
Dunning letter (per letter)	€5	€5
Card dispute for an authorised transaction (per transaction)	€ 30	€ 30
Administrating irregularities applied to the Finom Business Account	€ 25	€ 25
Personal account manager	×	$\odot$
Onboarding fee	Applied individually	Applied individually
Compliance fee <sup>①</sup>	Applied individually	Applied individually