

FINOM

Price	Start	Premium	Corporate	Enterprise
	One month free, cancel anytime	One month free, cancel anytime		
	Start trial	Start trial	Apply now	Apply now
Price per month (paid monthly) <small>excl. VAT</small>	€ 17	€ 34	€ 149	€ 339
Price per month (paid annually) <small>excl. VAT</small>	€ 14 <small>you save € 36</small>	€ 28 <small>you save € 72</small>	€ 119 <small>you save € 360</small>	€ 249 <small>you save € 1.080</small>
All-in-one Business Platform				
Users included	2	5	10	15
Cashback	 2%	3%	unlimited cashback up to 0,5%	unlimited cashback up to 1%
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 <small>(currently unavailable)</small>	✓	✓	✓	✓
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	€ 2 after 2 team members	€ 1 after 5 team members	€ 15 after 10 team members	€ 15 after 15 team members
Fee per recognized document <i>(currently unavailable)</i>	€ 1,5 after 8	€ 1 after 8	∞	∞
Administrating irregularities	€ 100	€ 100	€ 100	€ 100
Provided by Finom Payments				
IBAN for global transfers	✓	✓	✓	✓
Physical VISA card issuance (up to 3 per user)	✓	✓	✓	✓
• Physical card monthly maintenance	€ 0	€ 0	€ 0	€ 0
• Physical VISA cards for business owners	€ 0	€ 0	€ 0	€ 0
• Physical VISA cards for team members	€ 0	€ 0	€ 0	€ 0
• Physical VISA card reissuance	€ 0	€ 0	€ 0	€ 0
• Monthly fee for the inactive physical card	€ 1	€ 0	€ 0	€ 0
Virtual VISA card issuance (unlimited)	∞	∞	∞	∞
• Virtual VISA cards for team members	€ 0	€ 0	€ 0	€ 0
• Monthly fee for the inactive virtual card	€ 0,5	€ 0	€ 0	€ 0
Card payments in EUR (except for certain MCCs)	€ 0	€ 0	€ 0	€ 0
Card payment limit per card (per month)	€ 100.000	€ 100.000	€ 100.000	€ 200.000
Card payments in foreign currency (non-EUR)				
• € 0 - € 500	0%	0%	0%	0%
• € 500 - € 1.000	2%	1%	0%	0%
• € 1.000+	2%	1%	1%	1%
Card payments for certain MCCs (% , minimum € 1)				
• € 0 - € 500	2%	1%	1%	1%
• € 500 - € 2.500	3%	2%	1%	1%
• € 2.500 - € 5.000	4%	3%	2%	2%
• € 5.000+	5%	4%	3%	3%
Fee for ATM withdrawal amounts (applicable for all cards)				
• € 0 - € 500	0%	0%	0%	0%
• € 500 - € 2.000	1%	0%	0%	0%

• € 2.000 - € 5.000	5%	3%	3%	3%
• € 5.000 - € 10.000	8%	5%	5%	5%
• € 10.000+	8%	8%	8%	8%
Fee for ATM withdrawals in foreign currency (non-EUR)	2%	1%	1%	1%
Monthly fee for extra wallet	€ 2 after 2 wallets	€ 1 after 3 wallets	€ 15 after 10 wallets	€ 15 after 15 wallets
Fee for outgoing SEPA transfers & Direct Debits	€ 0	€ 0	€ 0	€ 0
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1% after € 50.000	0,1% after € 100.000	0,1% after € 200.000	0%
Decline of Direct Debit	€ 5	€ 5	€ 5	€ 5
Fee for SEPA Instant transfers				
• € 0 — € 500	€ 1	€ 1	€ 1	€ 1
• € 500 — € 2,000	€ 3	€ 3	€ 3	€ 3
• € 2,000+	€ 5	€ 5	€ 5	€ 5
Transfers between Finom's users in a few seconds	€ 0	€ 0	€ 0	€ 0
Outgoing international payments (fee per payment)	€ 5	€ 5	€ 5	€ 5
Incoming international payments (fee per payment)	€ 5	€ 5	€ 5	€ 5
Fee for exceeding monthly free volume of international payments	0,9%	0,8%	0,5%	0,3%
Fee for coverage of the International transfer cost, optional	€ 35	€ 35	€ 35	€ 35
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	€ 15	€ 15	€ 15	€ 15
Provided by Finom Payments				
Reference letter fee for business	€ 80	€ 80	€ 80	€ 80
Business Account Closure Refund Processing Fee	€ 5	€ 5	€ 5	€ 5
Recall of outgoing SEPA SCT	€ 15	€ 15	€ 15	€ 15
Inquiry on SEPA SCT (Payment Investigation)	€ 15	€ 15	€ 15	€ 15

Recall of international payment	€ 60	€ 60	€ 60	€ 60
Outgoing payment investigation	⊗	⊗	€ 45	€ 45
Incoming payment investigation	⊗	⊗	€ 50	€ 50
Fee for providing MT103	⊗	⊗	€ 45	€ 45
Fee for MT199 request	⊗	⊗	€ 45	€ 45
Audit confirmation statement	€ 100	€ 100	€ 100	€ 100
Refusal to redeem an authorized direct debit due to insufficient account balance	€ 1	€ 1	€ 1	€ 1
Unarranged negative balance on Finom Business Account	€ 1 per day	€ 1 per day	€ 1 per day	€ 1 per day
Dunning letter (per letter)	€ 5	€ 5	€ 5	€ 5
Card dispute for an authorised transaction (per transaction)	€ 30	€ 30	€ 30	€ 30
Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment)	€ 25	€ 25	€ 25	€ 25
Personal account manager	⊗	⊗	⊗	✔
Onboarding fee	Applied individually	Applied individually	Applied individually	Applied individually
Compliance fee	⊗	⊗	Applied individually	Applied individually

Please note that certain services are directly provided to you by a payment institution. Finom charges you for the platform services.