

All-in-one Business Platform

Plans

Corporate

€ 119/month excl. VAT

You save € 360

Enterprise

€ 249/month excl. VAT

You save € 1,080

Business Account

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



Multiaccounts



Cashback

unlimited cashback up to 0,5 %

unlimited cashback up to 1 %

Users included [Ⓞ]

10

15

Monthly fee for extra team member

€ 15

€ 15

Dedicated Account Manager

×



Accounting & Invoicing

Reconciliation of invoices and receipts



Recognition of invoices and receipts



Fee per recognized document (free while beta)

€ 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

Extra SEPA OUT & Direct Debit transfers (per month) [Ⓞ]

0,1 % after € 200,000

0 %

| | | |
|-------------------------|-----|-----|
| SEPA Instant transfers | ☑ | ☑ |
| € 0 - € 500 | € 0 | € 0 |
| € 500 - € 2,000 | € 0 | € 0 |
| € 2,000+ | € 0 | € 0 |
| Decline of Direct Debit | € 5 | € 5 |
| Scheduled payments | ☑ | ☑ |
| Bulk payments | ☑ | ☑ |

Card payments

| | | |
|---|-----------|-----------|
| Physical VISA card issuance per user | 3 | 3 |
| Monthly card payment limit | € 100,000 | € 100,000 |
| Monthly ATM withdrawal limit [Ⓞ] | € 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 | € 1 | € 1 |
| Virtual VISA card issuance | ∞ | ∞ |
| Monthly fee for virtual VISA Card | € 0 | € 0 |
| Monthly fee for the inactive virtual card ^⓪ | € 0 | € 0 |
| Special offers ^⓪ | ☑ | ☑ |

International payments

| | | |
|---|-------|-------|
| Outgoing international payments (fee per payment) | € 5 | € 5 |
| Incoming international payments (fee per payment) | € 5 | € 5 |
| Fee for the volume of outgoing international payments | 0,5 % | 0,3 % |
| Coverage of the International transfer cost, optional | € 35 | € 35 |

Additional fees for special services

| | | |
|--|---------------|---------------|
| Monthly fee for extra wallet | € 15 after 10 | € 15 after 15 |
| 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 | × | ☑ |
| Onboarding fee | Applied individually | Applied individually |
| Compliance fee [Ⓞ] | Applied individually | Applied individually |