

All-in-one Business Platform

Plans	Corporate	Enterprise
	€ 119/month <small>You save € 360</small>	€ 249/month <small>You save € 1,080</small>
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	✓	✓
<small>Provided by Finom Payments</small>		
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	€ 1	€ 1
€ 500 - € 2,000	€ 3	€ 3
€ 2,000+	€ 5	€ 5
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 certain MCCs (% , 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	∞	∞
Monthly fee for virtual VISA Card	€ 0	€ 0
Monthly fee for the inactive virtual card	€ 0	€ 0

International payments

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

Additional fees for special services

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