## **FINOM**

## All-in-one Business Platform

Plans	€ 119/month excl. VAT  You save € 360	€ 249/ month excl. VAT  You save € 1,080
Business Account		
Personal IBAN (unique account number for global transfers) $^{\bigodot}$	⊗	⊗
Multiaccounts	⊗	0
Cashback <sup>①</sup>	unlimited cashback up to 0,5 %	unlimited cashback up to 0,5 %
Users included <sup>①</sup>	10	15
Monthly fee for extra team member	€ 15	€ 15
Dedicated Account Manager	×	⊗
Accounting & Invoicing		
Accounting integrations up to 30 tools (Sage, NetSuite, Odoo, etc.)	⊗	⊗
Reconciliation of invoices and receipts	<b>②</b>	0
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 $^{\bigcirc}$	€0	€0

Fee for extra SEPA OUT & Direct Debit transfers (per month) $^{\textcircled{0}}$	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	<b>⊘</b>	<b>©</b>		
Bulk payments	⊗	<b>©</b>		
Card payments				
Physical VISA card issuance per user	3	3		
Monthly card payment limit <sup>①</sup>	€ 100,000	€ 100,000		
Monthly ATM withdrawal limit $^{\odot}$	€ 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	€1	€1
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 outgoing international payments	0,5 %	0,3 %
paymonia		
Coverage of the International transfer cost, optional	€ 35	€ 35
Coverage of the International transfer cost,		€ 35
Coverage of the International transfer cost, optional		€ 35 € 15 after 15
Coverage of the International transfer cost, optional  Additional fees for special service	es	
Coverage of the International transfer cost, optional  Additional fees for special service  Monthly fee for extra wallet	<b>e</b> S € 15 after 10	€ 15 after 15
Coverage of the International transfer cost, optional  Additional fees for special service  Monthly fee for extra wallet  Express delivery of Finom Card	eS € 15 after 10 € 15	€ 15 after 15 € 15
Coverage of the International transfer cost, optional  Additional fees for special service  Monthly fee for extra wallet  Express delivery of Finom Card  Reference letter fee for business  Business Account Closure Refund	es € 15 after 10 € 15 € 80	€ 15 after 15  € 15  € 80
Coverage of the International transfer cost, optional  Additional fees for special service Monthly fee for extra wallet  Express delivery of Finom Card  Reference letter fee for business  Business Account Closure Refund Processing Fee	es € 15 after 10 € 15 € 80 € 5	€ 15 after 15  € 15  € 80  € 5
Coverage of the International transfer cost, optional  Additional fees for special service Monthly fee for extra wallet  Express delivery of Finom Card  Reference letter fee for business  Business Account Closure Refund Processing Fee  Recall of outgoing SEPA SCT	<ul> <li>€ 15 after 10</li> <li>€ 15</li> <li>€ 80</li> <li>€ 5</li> <li>€ 15</li> </ul>	€ 15 after 15  € 15  € 80  € 5
Coverage of the International transfer cost, optional  Additional fees for special service Monthly fee for extra wallet  Express delivery of Finom Card  Reference letter fee for business  Business Account Closure Refund Processing Fee  Recall of outgoing SEPA SCT  Inquiry on SEPA SCT (Payment Investigation)	es € 15 after 10 € 15 € 80 € 5 € 15	€ 15 after 15  € 15  € 80  € 5  € 15

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	×	0
Onboarding fee	Applied individually	Applied individually
Compliance fee <sup>①</sup>	Applied individually	Applied individually