

# FINOM

|  | Solo <sup>Free</sup>   | Start  | Premium  |
|--|--|--|--|
|  | <a href="#">Start</a>  | <a href="#">Start trial</a>                              | <a href="#">Start trial</a>                              |
|  |  | One month free, cancel anytime                           | One month free, cancel anytime                           |
| Price per month (paid monthly)                         | 0 € <sup>5€</sup><br><small>This offer is available until 30.04.2024</small> | 17 €<br><small>excl. VAT</small>                         | 34 €<br><small>excl. VAT</small>                         |
| Price per month (paid annually)                        | 0 € <sup>3€</sup><br><small>This offer is available until 30.04.2024</small> | 14 €<br><small>excl. VAT</small><br><b>you save 36 €</b> | 28 €<br><small>excl. VAT</small><br><b>you save 72 €</b> |
| <b>All-in-one Business Platform</b>                    |  |  |  |
| <b>Users included</b>                                  | <b>1</b>   | <b>2</b>   | <b>5</b>   |
| Cashback   | 0%   | 2%   | 3%   |
| 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   | ✓  | ✓  | ✓  |
| <b>Invoicing</b>                                       |  |  |  |
| Invoices (in/out)                                      | ∞  | ∞  | ∞  |
| Fast invoice payments by your customers                | ∞  | ∞  | ∞  |
| Invoices statuses tracking                             | ✗  | ✓  | ✓  |
| Invoicing API access                                   | ✗  | ✓  | ✓  |
| QR codes for invoices                                  | ✓  | ✓  | ✓  |
| Invoice and receipt recognition                        | ✓  | ✓  | ✓  |

Custom  
from **99 €**

Tailored for your business

[Apply now](#)

- special terms on international payments
- profitable currency exchange rates
- dedicated account manager

|  |   |   |   |
|--|---|---|---|
| Manual reconciliation of invoices and receipts | ✓ | ✓ | ✓ |
| Credit notes                                   | ✓ | ✓ | ✓ |
| Customization of invoice templates             | ✓ | ✓ | ✓ |
| Automatic collection of documents              | ✓ | ✓ | ✓ |

## Additional fees for services

| <b>Provided by Finom</b>  |                         |                         |                          |
|---|-------------------------|-------------------------|--------------------------|
| Monthly fee for extra team member                                 | 4 €                     | 2 €                     | 1 €                      |
| Fee per recognized document                                       | 2 € after 8             | 1,5 € after 8           | 1 € after 8              |
| <b>Provided by Finom Payments</b>                                 |                         |                         |                          |
| Physical VISA card issuance (up to 3 per user)                    | ✓                       | ✓                       | ✓                        |
| • Physical VISA cards for business owners                         | 0 €                     | 0 €                     | 0 €                      |
| • Physical VISA cards for team members                            | 0 €                     | 0 €                     | 0 €                      |
| • Physical VISA card reissuance                                   | 0 €                     | 0 €                     | 0 €                      |
| • Monthly fee for the inactive physical card                      | 2 €                     | 1 €                     | 0 €                      |
| Virtual VISA card issuance (unlimited)                            | ∞                       | ∞                       | ∞                        |
| • Virtual VISA cards for team members                             | 0 €                     | 0 €                     | 0 €                      |
| • Monthly fee for the inactive virtual card                       | 1 €                     | 0,5 €                   | 0 €                      |
| Card payments in EUR (except for certain MCCs)                    | 0 €                     | 0 €                     | 0 €                      |
| Card payment limit per card (per month)                           | 100.000 €               | 100.000 €               | 100.000 €                |
| Card payments in foreign currency (non-EUR)                       | 3%                      | 2%                      | 1%                       |
| Card payments for <b>certain MCCs</b> (% , minimum 1 €)           |                         |                         |                          |
| • € 0 - € 500   | 1%                      | 0%                      | 0%                       |
| • € 500 - € 2,500   | 2%                      | 1%                      | 0%                       |
| • € 2,500 - € 5,000   | 3%                      | 2%                      | 1%                       |
| • € 5,000+  | 3%                      | 3%                      | 3%                       |
| Fee for ATM withdrawals   | 2 € for each withdrawal | 2 € after 5 withdrawals | 2 € after 10 withdrawals |
| Extension of ATM withdrawal limit up to € 10 000 (paid per month) | 15 € after 500 €        | 10 € after 2.000 €      | 5 € after 5.000 €        |
| Fee for ATM withdrawals in foreign currency (non-EUR)             | 3%                      | 2%                      | 1%                       |
| Monthly fee for extra wallet                                      | 4 € after 1 wallet      | 2 € after 2 wallets     | 1 € after 3 wallets      |
| Fee for extra in/out SEPA transfers & Direct Debits               | 0,2 € after 5           | 0,2 € after 100         | 0,2 € after 200          |
| Fee for extra SEPA OUT & Direct Debit transfers (per month)       | 0,1% after 25.000 €     | 0,1% after 50.000 €     | 0,1% after 100.000 €     |

|   |                                  |                                  |                                  |
|---|----------------------------------|----------------------------------|----------------------------------|
| Decline of Direct Debit   | 5 €                              | 5 €                              | 5 €                              |
| Fee for SEPA Instant transfers                                  |                                  |                                  |                                  |
| • € 0 — € 500   | 1 €                              | 1 €                              | 1 €                              |
| • € 500 — € 2,000   | 3 €                              | 3 €                              | 3 €                              |
| • € 2,000+  | 5 €                              | 5 €                              | 5 €                              |
| Transfers between Finom's users in a few seconds                | 0 €                              | 0 €                              | 0 €                              |
| Outgoing international payments (fee per payment)               | 10 €                             | 10 €                             | 10 €                             |
| Incoming international payments (fee per payment)               | 0 €<br>*free until<br>14.06.2024 | 0 €<br>*free until<br>14.06.2024 | 0 €<br>*free until<br>14.06.2024 |
| International payments monthly free volume                      | 100.000 €                        | 100.000 €                        | 100.000 €                        |
| Fee for exceeding monthly free volume of international payments | 2%                               | 1%                               | 1%                               |
| Outgoing payment investigation                                  | ⊗                                | ⊗                                | ⊗                                |
| Incoming payment investigation                                  | ⊗                                | ⊗                                | ⊗                                |
| Fee for providing MT103   | ⊗                                | ⊗                                | ⊗                                |
| Fee for MT199 request   | ⊗                                | ⊗                                | ⊗                                |
| Processing bulk payments  | ⊗                                | ⊗                                | ✔                                |
| Customizable transaction categories and tags                    | ⊗                                | ✔                                | ✔                                |
| Scheduled payments  | ⊗                                | ✔                                | ✔                                |
| Repeat payment  | ⊗                                | ✔                                | ✔                                |

## Additional fees for special services

|  |             |             |             |
|--|-------------|-------------|-------------|
| <b>Provided by Finom</b>   |             |             |             |
| Express delivery of Finom Card<br><i>(coming soon)</i>                           | 30 €        | 30 €        | 30 €        |
| <b>Provided by Finom Payments</b>  |             |             |             |
| Recall of outgoing SEPA SCT  | 15 €        | 15 €        | 15 €        |
| Inquiry on SEPA SCT (Payment Investigation)                                      | 15 €        | 15 €        | 15 €        |
| Audit confirmation statement   | 100 €       | 100 €       | 100 €       |
| Refusal to redeem an authorized direct debit due to insufficient account balance | 1 €         | 1 €         | 1 €         |
| Unarranged negative balance on Finom Business Account                            | 1 € per day | 1 € per day | 1 € per day |
| Dunning letter (per letter)  | 5 €         | 5 €         | 5 €         |
| Card dispute for an authorised transaction (per transaction)                     | 30 €        | 30 €        | 30 €        |

|   |             |             |             |
|---|-------------|-------------|-------------|
| Seizures and Garnishments applied to the<br>Finom Business Account (per<br>seizure/garnishment) | <b>25 €</b> | <b>25 €</b> | <b>25 €</b> |
|---|-------------|-------------|-------------|

Please note that Finom does not provide any financial services. External payment providers will be used to provide you with regulated services