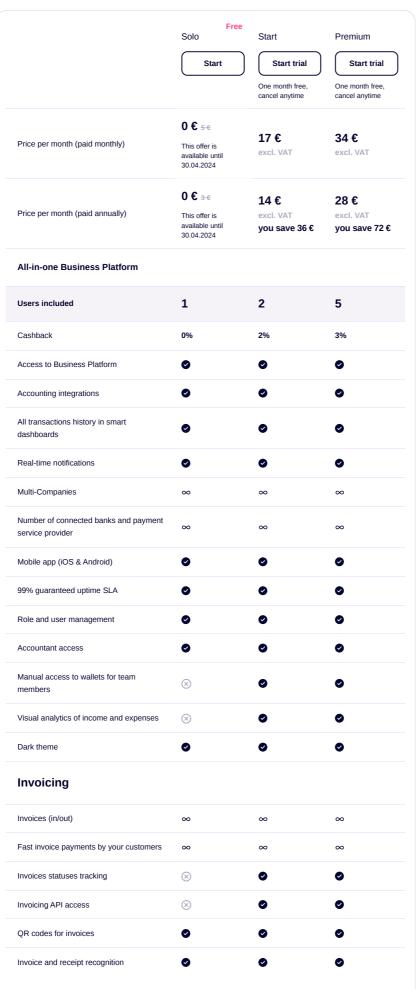
FINOM



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

Provided by Finom			
Monthly fee for extra team member	4€	2€	1€
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8
Provided by Finom Payments			
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 certain MCCs (%, minim	um 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	0,1% after	0,1% after	0,1% after

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 € *free until 14.06.2024	0 € *free until 14.06.2024	0 € *free until 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	\otimes	\otimes	\otimes
Incoming payment investigation	\otimes	\otimes	\otimes
Fee for providing MT103	\otimes	\otimes	\otimes
Fee for MT199 request	\otimes	\otimes	\otimes
Processing bulk payments	\otimes	\otimes	•
Customizable transaction categories and tags	\otimes	Ø	•
Scheduled payments	\otimes	•	•
Repeat payment	\otimes	•	•

Additional fees for special services

Provided by Finom			
Express delivery of Finom Card (coming soon)	30 €	30 €	30 €
Provided by Finom Payments			
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

Finom Business Account (per 25 € 25 € 25 € seizure/garnishment)

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