

FINOM

Freelancers

Companies

	Solo	Start	Premium	Corporate
	<p>Start trial</p> <p>One month free, cancel anytime</p>	<p>Start trial</p> <p>One month free, cancel anytime</p>	<p>Start trial</p> <p>One month free, cancel anytime</p>	<p>Start trial</p> <p>One month free, cancel anytime</p>
Price per month (paid monthly)	<p>7 €</p> <p>excl. VAT</p>	<p>21 €</p> <p>excl. VAT</p>	<p>36 €</p> <p>excl. VAT</p>	<p>143 €</p> <p>excl. VAT</p>
Price per month (paid annually)	<p>5 €</p> <p>excl. VAT</p> <p>you save 24 €</p>	<p>15 €</p> <p>excl. VAT</p> <p>you save 72 €</p>	<p>25 €</p> <p>excl. VAT</p> <p>you save 132 €</p>	<p>100 €</p> <p>excl. VAT</p> <p>you save 516 €</p>
All-in-one Business Platform				
Users included	1	2	5	10
Cashback	0%	2%	3%	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	∞	∞	∞	∞
Payment initiation requests	∞	∞	∞	∞
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	✓	✓	✓	✓
Invoicing				
Invoices (in/out)	∞	∞	∞	∞
Fast invoice payments by your customers	∞	∞	∞	∞
Invoices statuses tracking	⊗	✓	✓	✓
Invoicing API access	⊗	✓	✓	✓
Invoice and receipt recognition	✓	✓	✓	✓
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 € after 1 team member	2 € after 2 team members	1 € after 5 team members	1 € after 10 team members
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8	1 € after 8
Administrating irregularities	100 €	100 €	100 €	100 €

Provided by the Financial Institution*

IBAN for global transfers	✓	✓	✓	✓
VISA card issuance	✓	✓	✓	✓
Extra physical card issuance fee	0 €	0 €	0 €	0 €
Monthly fee for the nonactive physical card	2 €	1 €	0 €	0 €
Virtual card issuance	✓	✓	✓	✓
Extra virtual card issuance fee	1 € after 1 card	1 € after 2 cards	1 € after 5 cards	1 € after 30 cards
Monthly fee for the nonactive virtual card	1 €	0,5 €	0 €	0 €
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €	0 €
Card payment limit per card** (per month)	50.000 €	50.000 €	50.000 €	50.000 €
Card payments in foreign currency (non-EUR)	3%	2%	1%	1%
Card payments for certain MCCs (% , minimum 1 €)				
• € 0 - € 500	1%	0%	0%	0%
• € 500 - € 2,500	2%	1%	0%	0%
• € 2,500 - € 5,000	3%	2%	1%	1%
• € 5,000+	3%	3%	3%	3%
Extension of ATM withdrawal limit up to € 5 000 (paid per month)	15 € after 1.000 €	10 € after 3.000 €	0 €	0 €
Fee for extra ATM withdrawal (applicable for all cards)	2 € after 2 withdrawals	2 € after 5 withdrawals	2 € after 10 withdrawals	2 € after 20 withdrawals
Fee for ATM withdrawals in foreign currency (non-EUR)	3%	2%	1%	1%
Monthly fee for extra wallet	4 € after 1 wallet	2 € after 2 wallets	1 € after 3 wallets	0,5 € after 4 wallets
Fee for extra in/out SEPA & DD Transfers	0,2 € after 50	0,2 € after 100	0,2 € after 200	0 €
Fee for extra SEPA & DD OUT transfers (per month)	0,1% after 25.000 €	0,1% after 50.000 €	0,1% after 100.000 €	0%
Fee for SEPA Instant transfers				

• € 0 — € 500	1 €	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €	5 €
Incoming international payments in EUR	0,5%	0,4%	0,3%	0,2%
Transfer between Finom's users in a few seconds	0 €	0 €	0 €	0 €
Stamp duty fee (charged monthly per wallet ONLY if the monthly average balance exceeds 5,000 €). ⁱ				
• For freelancers	2,85 €	2,85 €	2,85 €	2,85 €
• For companies	8,33 €	8,33 €	8,33 €	8,33 €
Processing bulk payments	⊗	⊗	✓	✓
Customizable transaction categories and tags	⊗	✓	✓	✓
Scheduled payments	⊗	✓	✓	✓
Repeat payment	⊗	✓	✓	✓

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