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) $^{\textcircled{0}}$	⊗	⊗
Multiaccounts	⊗	⊗
Cashback ^①	unlimited cashback up to 0,5 %	unlimited cashback up to 1 %
Users included ^①	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	②	⊗
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

Extra SEPA OUT & Direct Debit transfers (per month) $^{\bigcirc}$	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	©	⊗		
Bulk payments	\otimes	©		
Card payments				
Physical VISA card issuance per user	3	3		
Monthly card payment limit ^①	€ 100.000	€ 100.000		
Monthly ATM withdrawal limit ^①	€ 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 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		

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	х	⊗
Onboarding fee	Applied individually	Applied individually
Compliance fee ^①	Applied individually	Applied individually