

FINOM

Price	Start	Premium	Corporate	Enterprise
	One month free, cancel anytime	One month free, cancel anytime		
	Start trial	Start trial	Apply now	Apply now
Price per month (paid monthly) excl. VAT	9 €	28 €	149 €	339 €
Price per month (paid annually) excl. VAT	7 € you save 24 €	24 € you save 48 €	119 € you save 360 €	249 € you save 1.080 €
All-in-one Business Platform				
Users included	2	5	10	15
Cashback	i 2 %	3 %	unlimited cashback up to 0,5 %	unlimited cashback up to 1 %
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	✓	✓	✓	✓
Invoicing				
Invoices (in/out)	∞	∞	∞	∞
Fast invoice payments by your customers	∞	∞	∞	∞
Invoices statuses tracking	✓	✓	✓	✓
Invoicing API access	✓	✓	✓	✓
Invoice and receipt recognition (free while beta)	✓	✓	✓	✓
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	2 € after 2 team members	1 € after 5 team members	15 € after 10 team members	15 € after 15 team members
Fee per recognized document (<i>free while beta</i>)	1,5 € after 8	1 € after 8	∞	∞

Provided by Finom Payments

IBAN for global transfers	✓	✓	✓	✓
Physical VISA card issuance (up to 3 per user)	✓	✓	✓	✓
• Physical card monthly maintenance	0 €	0 €	0 €	0 €
• Physical VISA cards for business owners	0 €	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive physical card	1 €	0 €	0 €	0 €
Virtual VISA card issuance (unlimited)	∞	∞	∞	∞
• Virtual VISA cards for team members	0 €	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	0,5 €	0 €	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 €	100.000 €	200.000 €
Card payments in foreign currency (non-EUR)				
• 0 € - 500 €	0 %	0 %	0 %	0 %
• 500 € - 1.000 €	2 %	1 %	0 %	0 %
• 1.000 €+	2 %	1 %	1 %	1 %
Card payments for <u>certain MCCs</u> (% , minimum 1 €)				
• 0 € - 500 €	2 %	1 %	1 %	1 %
• 500 € - 2.500 €	3 %	2 %	1 %	1 %
• 2.500 € - 5.000 €	4 %	3 %	2 %	2 %
• 5.000 €+	5 %	4 %	3 %	3 %
ATM withdrawal limit per card (per month)	2.000 €	5.000 €	5.000 €	5.000 €
Fee for ATM withdrawal amounts (applicable for all cards)				
• 0 € - 500 €	0 %	0 %	0 %	0 %
• 500 € - 2.000 €	1 %	0 %	0 %	0 %

• 2.000 € - 5.000 €	5 %	3 %	3 %	3 %
• 5.000 € - 10.000 €	8 %	5 %	5 %	5 %
• 10.000 €+	8 %	8 %	8 %	8 %
Fee for ATM withdrawals in foreign currency (non-EUR)	2 %	1 %	1 %	1 %
Monthly fee for extra wallet	2 € after 2 wallets	1 € after 3 wallets	15 € after 10 wallets	15 € after 15 wallets
Fee for outgoing SEPA transfers & Direct Debits	0 €	0 €	0 €	0 €
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1 % after 50.000 €	0,1 % after 100.000 €	0,1 % after 200.000 €	0 %
Decline of Direct Debit	5 €	5 €	5 €	5 €
Fee for SEPA Instant transfers				
• € 0 — € 500	1 €	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €	5 €
Transfers between Finom's users in a few seconds	0 €	0 €	0 €	0 €
Outgoing international payments (fee per payment)	5 €	5 €	5 €	5 €
Incoming international payments (fee per payment)	5 €	5 €	5 €	5 €
Fee for the volume of outgoing international payments	0,9 %	0,8 %	0,5 %	0,3 %
Fee for coverage of the International transfer cost, optional	35 €	35 €	35 €	35 €
Processing bulk payments	⊗	✔	✔	✔
Customizable transaction categories and tags	✔	✔	✔	✔
Scheduled payments	✔	✔	✔	✔
Repeat payment	✔	✔	✔	✔
Provided by Solaris				
IBAN for global transfers	✔	✔	✔	⊗
Physical VISA card issuance (1 per user)	✔	✔	✔	⊗
• Physical card monthly maintenance	0 €	0 €	0 €	⊗
• 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	1 €	0 €	0 €	⊗
Virtual card issuance (up to 10 per user)	✔	✔	✔	⊗
• Virtual VISA cards for team members	0 €	0 €	0 €	⊗

• Monthly fee for the inactive virtual card	0,5 €	0 €	0 €	⊗
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €	⊗
Card payment limit per card (per month)	50.000 €	50.000 €	50.000 €	⊗
Card payments in foreign currency (non-EUR)	2 %	1 %	2 %	⊗
Card payments for certain MCCs (% , minimum 1 €)				
• 0 € - 500 €	2 %	1 %	1 %	⊗
• 500 € - 2.500 €	3 %	2 %	1 %	⊗
• 2.500 € - 5.000 €	4 %	3 %	2 %	⊗
• 5.000 €+	5 %	4 %	3 %	⊗
Fee for ATM withdrawal amounts (applicable for all cards)				
• 0 € - 500 €	0 %	0 %	0 %	⊗
• 500 € - 2.000 €	1 %	0 %	0 %	⊗
• 2.000 € - 5.000 €	5 %	3 %	3 %	⊗
• 5.000 € - 10.000 €	8 %	5 %	5 %	⊗
• 10.000 €+	8 %	8 %	8 %	⊗
Fee for ATM withdrawals in foreign currency (non-EUR)				
• 0 € - 500 €	0 %	0 %	0 %	⊗
• 500 € - 1.000 €	2 %	1 %	0 %	⊗
• 1.000 €+	2 %	1 %	1 %	⊗
Monthly fee for extra wallet	2 € after 2 wallets	1 € after 3 wallets	0,5 € after 4 wallets	⊗
Fee for outgoing SEPA transfers & Direct Debits	0 €	0 €	0 €	⊗
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1 % after 50.000 €	0,1 % after 100.000 €	∞	⊗
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 €	⊗
Incoming international payments in EUR	0,4 %	0,3 %	0,2 %	⊗
Processing bulk payments	⊗	✔	✔	⊗
Customizable transaction categories and tags	✔	✔	✔	⊗
Scheduled payments	✔	✔	✔	⊗
Repeat payment	✔	✔	✔	⊗

Additional fees for special services

Provided by Finom				
Express delivery of Finom Card	15 €	15 €	15 €	15 €
Provided by Finom Payments				
Reference letter fee for business	80 €	80 €	80 €	80 €
Business Account Closure Refund Processing Fee	5 €	5 €	5 €	5 €
Recall of outgoing SEPA SCT	15 €	15 €	15 €	15 €
Inquiry on SEPA SCT (Payment Investigation)	15 €	15 €	15 €	15 €
Recall of international payment	60 €	60 €	60 €	60 €
Outgoing payment investigation	⊗	⊗	45 €	45 €
Incoming payment investigation	⊗	⊗	50 €	50 €
Fee for providing MT103	20 €	20 €	20 €	20 €
Fee for MT199 request	45 €	45 €	45 €	45 €
Audit confirmation statement	100 €	100 €	100 €	100 €
Refusal to redeem an authorized direct debit due to insufficient account balance	1 €	1 €	1 €	1 €
Unarranged negative balance on Finom Business Account	1 € per day	1 € per day	1 € per day	1 € per day
Dunning letter (per letter)	5 €	5 €	5 €	5 €
Card dispute for an authorised transaction (per transaction)	30 €	30 €	30 €	30 €
Administrating irregularities applied to the Finom Business Account	25 €	25 €	25 €	25 €
Personal account manager	⊗	⊗	⊗	✔
Onboarding fee	Applied individually	Applied individually	Applied individually	Applied individually
Compliance fee	⊗	⊗	Applied individually	Applied individually

Please note that certain services are directly provided to you by a payment institution. Finom charges you for the platform services.