

## All-in-one Business Platform

| Plans  | Start                                     | Premium                                    | Corporate                                    |
|--|---|--|--|
|  | € 7/month<br><small>You save € 24</small> | € 24/month<br><small>You save € 48</small> | € 119/month<br><small>You save € 360</small> |
| <b>Business Account</b>  |   |  |  |
| Personal IBAN (unique account number for global transfers) <sup>①</sup>  | ✓   | ✓  | ✓  |
| Multiaccounts  | ✓   | ✓  | ✓  |
| Cashback <sup>①</sup>  | 2 %                                       | 3 %  | <b>unlimited cashback up to 0,5 %</b>        |
| Users included <sup>①</sup>  | 2   | 5  | 10   |
| Monthly fee for extra team member  | € 2                                       | € 1  | € 15   |
| Dedicated Account Manager  | ×   | ×  | ×  |
| <b>Accounting &amp; Invoicing</b>  |   |  |  |
| Accounting integrations up to 30 tools (DATEV, Sevdesk, Lexoffice, etc.) | ✓   | ✓  | ✓  |
| DATEV Belegbilderservice   | ✓   | ✓  | ✓  |
| Reconciliation of invoices and receipts                                  | ✓   | ✓  | ✓  |
| Recognition of invoices and receipts                                     | ✓   | ✓  | ✓  |
| Fee per recognized document (free while beta)                            | € 0                                       | € 0  | € 0  |
| Role and user management   | ✓   | ✓  | ✓  |
| Visual analytics of income and expenses                                  | ✓   | ✓  | ✓  |
| Customization of invoice templates                                       | ✓   | ✓  | ✓  |
| <small>Provided by Finom Payments/Solaris SE</small>                     |   |  |  |
| <b>SEPA payments</b>   |   |  |  |
| Transfers between Finom's users in a few seconds                         | ✓   | ✓  | ✓  |

|  |                      |                       |                       |
|--|----------------------|-----------------------|-----------------------|
| Outgoing SEPA transfers <sup>Ⓞ</sup>                             | € 0                  | € 0                   | € 0                   |
| Extra SEPA OUT & Direct Debit transfers (per month) <sup>Ⓞ</sup> | 0,1 % after € 50.000 | 0,1 % after € 100.000 | 0,1 % after € 200.000 |
| SEPA Instant transfers   | ☑                    | ☑                     | ☑                     |
| € 0 - € 500  | € 1                  | € 1                   | € 1                   |
| € 500 - € 2.000  | € 3                  | € 3                   | € 3                   |
| € 2.000+   | € 5                  | € 5                   | € 5                   |
| Decline of Direct Debit  | € 5                  | € 5                   | € 5                   |
| Scheduled payments   | ☑                    | ☑                     | ☑                     |
| Bulk payments  | ×                    | ☑                     | ☑                     |

## Card payments

|   |           |           |           |
|---|-----------|-----------|-----------|
| Physical VISA card issuance per user <sup>Ⓞ</sup>       | 3         | 3         | 3         |
| Monthly card payment limit <sup>Ⓞ</sup>                 | € 100.000 | € 100.000 | € 100.000 |
| Monthly ATM withdrawal limit <sup>Ⓞ</sup>               | € 2.000   | € 5.000   | € 5.000   |
| Card payments in foreign currency (non-EUR)             |           |           |           |
| € 0 - € 500   | 0 %       | 0 %       | 0 %       |
| € 500 - € 1.000   | 2 %       | 1 %       | 1 %       |
| € 1.000+  | 2 %       | 1 %       | 1 %       |
| ATM withdrawals in foreign currency (non-EUR)           | 2 %       | 1 %       | 1 %       |
| Card payments for <u>certain MCCs</u> (% , 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 %       |
| 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 % |
| Monthly fee for physical VISA card         | € 0   | € 0 | € 0 |
| Monthly fee for the inactive physical card | € 1   | € 0 | € 0 |
| Virtual VISA card issuance                 | ∞     | ∞   | ∞   |
| Monthly fee for virtual VISA Card          | € 0   | € 0 | € 0 |
| Monthly fee for the inactive virtual card  | € 0,5 | € 0 | € 0 |

### International payments

|   |       |       |       |
|---|-------|-------|-------|
| Outgoing international payments (fee per payment)                         | € 5   | € 5   | € 5   |
| Incoming international payments (fee per payment)                         | € 5   | € 5   | € 5   |
| Fee for the volume of international payments                              | 0,9 % | 0,8 % | 0,5 % |
| Coverage of the International transfer cost, optional                     | € 35  | € 35  | € 35  |
| Incoming international payments – provided specifically for Solaris users | 0,4 % | 0,3 % | 0,2 % |

### Additional fees for special services

|  |      |      |      |
|--|------|------|------|
| Express delivery of Finom Card                 | € 15 | € 15 | € 15 |
| Reference letter fee for business              | € 80 | € 80 | € 80 |
| Business Account Closure Refund Processing Fee | € 5  | € 5  | € 5  |
| Recall of outgoing SEPA SCT                    | € 15 | € 15 | € 15 |
| Inquiry on SEPA SCT (Payment Investigation)    | € 15 | € 15 | € 15 |
| Recall of international payments               | € 60 | € 60 | € 60 |
| Outgoing payment investigation                 | ×    | ×    | € 45 |
| Incoming payment investigation                 | ×    | ×    | € 50 |
| Fee for providing MT103                        | € 20 | € 20 | € 20 |

|  |                      |                      |                      |
|--|----------------------|----------------------|----------------------|
| Fee for MT199 request  | € 45                 | € 45                 | € 45                 |
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| Audit confirmation statement   | € 100                | € 100                | € 100                |
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| Refusal to redeem an authorized direct debit due to insufficient account balance | € 1                  | € 1                  | € 1                  |
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| Unarranged negative balance on Finom Business Account                            | € 1 per day          | € 1 per day          | € 1 per day          |
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| Dunning letter (per letter)  | € 5                  | € 5                  | € 5                  |
| <hr/>  |                      |                      |                      |
| Card dispute for an authorised transaction (per transaction)                     | € 30                 | € 30                 | € 30                 |
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| Administrating irregularities applied to the Finom Business Account              | € 25                 | € 25                 | € 25                 |
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| Personal account manager   | x                    | x                    | x                    |
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| Onboarding fee   | Applied individually | Applied individually | Applied individually |
| <hr/>  |                      |                      |                      |
| Compliance fee <sup>Ⓞ</sup>  | x                    | x                    | Applied individually |