

# FINOM

|  | Solo                 | Start                             | Premium                            |
|--|----------------------|-----------------------------------|------------------------------------|
|  | <a href="#">Open</a> | <a href="#">Start trial</a>       | <a href="#">Start trial</a>        |
|  |                      | One month free, cancel anytime    | One month free, cancel anytime     |
| Price per month (paid monthly)                         | 0 €                  | 9 €<br>excl. VAT                  | 28 €<br>excl. VAT                  |
| Price per month (paid annually)                        | 0 €                  | 7 €<br>excl. VAT<br>you save 24 € | 24 €<br>excl. VAT<br>you save 48 € |
| <b>All-in-one Business Platform</b>                    |                      |                                   |                                    |
| <b>Users included</b>                                  | <b>1</b>             | <b>2</b>                          | <b>5</b>                           |
| Cashback   | 0 %                  | 2 %                               | 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 | ∞                    | ∞                                 | ∞                                  |
| 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   | ✓                    | ✓                                 | ✓                                  |
| <b>Invoicing</b>                                       |                      |                                   |                                    |
| Invoices (in/out)                                      | ∞                    | ∞                                 | ∞                                  |
| Fast invoice payments by your customers                | ∞                    | ∞                                 | ∞                                  |
| Invoices statuses tracking                             | ✗                    | ✓                                 | ✓                                  |
| Invoicing API access                                   | ✗                    | ✓                                 | ✓                                  |
| QR codes for invoices                                  | ✗                    | ✓                                 | ✓                                  |
| Invoice and receipt recognition                        | ✓                    | ✓                                 | ✓                                  |
| Manual reconciliation of invoices and receipts         | ✓                    | ✓                                 | ✓                                  |

Custom

from **99 €**

Tailored for your business

[Apply now](#)

- special terms on international payments
- profitable currency exchange rates
- dedicated account manager

|                                    |   |   |   |
|------------------------------------|---|---|---|
| Credit notes                       | ✓ | ✓ | ✓ |
| Customization of invoice templates | ⊗ | ✓ | ✓ |
| Automatic collection of documents  | ✓ | ✓ | ✓ |

## Additional fees for special 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 |
| Fee per recognized document       | 2 € after 8             | 1,5 € after 8            | 1 € after 8              |
| Administrating irregularities     | 100 €                   | 100 €                    | 100 €                    |

### Provided by Finom Payments

|   |                  |                    |                   |
|---|------------------|--------------------|-------------------|
| IBAN for global transfers   | ✓                | ✓                  | ✓                 |
| 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)                         | 50.000 €         | 50.000 €           | 50.000 €          |
| Card payments in foreign currency (non-EUR)                       | 3 %              | 2 %                | 1 %               |
| Card payments for <b>certain MCCs</b> (% , minimum 1 €)           |                  |                    |                   |
| • € 0 - € 500   | 1 %              | 0 %                | 0 %               |
| • € 500 - € 2,500   | 2 %              | 1 %                | 0 %               |
| • € 2,500 - € 5,000   | 3 %              | 2 %                | 1 %               |
| • € 5,000+  | 3 %              | 3 %                | 3 %               |
| 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 withdrawal amounts (applicable for all cards)         |                  |                    |                   |
| • € 0 - € 2,000   | 0 %              | 0 %                | 0 %               |
| • € 2,000 - € 5,000   | 1 %              | 1 %                | 1 %               |
| • € 5,000 - € 10,000  | 5 %              | 5 %                | 5 %               |
| • € 10,000+   | 7 %              | 7 %                | 7 %               |

|  |   |   |   |
|--|---|---|---|
| Fee for extra ATM withdrawal (applicable for all cards)                            | <b>2 € for each withdrawal</b>              | <b>2 € after 5 withdrawals</b>              | <b>2 € after 10 withdrawals</b>             |
| Fee for ATM withdrawals in foreign currency (non-EUR)                              | <b>3 %</b>                                  | <b>2 %</b>                                  | <b>1 %</b>                                  |
| Monthly fee for extra wallet   | <b>4 € after 1 wallet</b>                   | <b>2 € after 2 wallets</b>                  | <b>1 € after 3 wallets</b>                  |
| Fee for extra in/out SEPA transfers & Direct Debits                                | <b>0,2 € after 5</b>                        | <b>0,2 € after 100</b>                      | <b>0,2 € after 200</b>                      |
| Fee for extra SEPA OUT & Direct Debit transfers (per month)                        | <b>0,1 % after 25.000 €</b>                 | <b>0,1 % after 50.000 €</b>                 | <b>0,1 % after 100.000 €</b>                |
| Decline of Direct Debit  | <b>5 €</b>                                  | <b>5 €</b>                                  | <b>5 €</b>                                  |
| Fee for SEPA Instant transfers   |   |   |   |
| • € 0 — € 500  | <b>1 €</b>                                  | <b>1 €</b>                                  | <b>1 €</b>                                  |
| • € 500 — € 2,000  | <b>3 €</b>                                  | <b>3 €</b>                                  | <b>3 €</b>                                  |
| • € 2,000+   | <b>5 €</b>                                  | <b>5 €</b>                                  | <b>5 €</b>                                  |
| Transfers between Finom's users in a few seconds                                   | <b>0 €</b>                                  | <b>0 €</b>                                  | <b>0 €</b>                                  |
| Outgoing international payments (fee per payment)                                  | <b>10 €</b>                                 | <b>10 €</b>                                 | <b>10 €</b>                                 |
| Incoming international payments (fee per payment)                                  | <b>0 €</b><br><b>*free until 14.06.2024</b> | <b>0 €</b><br><b>*free until 14.06.2024</b> | <b>0 €</b><br><b>*free until 14.06.2024</b> |
| International payments monthly free volume   | <b>100.000 €</b>                            | <b>100.000 €</b>                            | <b>100.000 €</b>                            |
| Fee for exceeding monthly free volume of international payments                    | <b>2 %</b>                                  | <b>1 %</b>                                  | <b>1 %</b>                                  |
| Fee for coverage of the International transfer cost, optional <i>(coming soon)</i> | <b>25 €</b>                                 | <b>25 €</b>                                 | <b>25 €</b>                                 |
| Processing bulk payments   | ⊗   | ⊗   | ✔   |
| Customizable transaction categories and tags                                       | ✔   | ✔   | ✔   |
| Scheduled payments   | ⊗   | ✔   | ✔   |
| Repeat payment   | ⊗   | ✔   | ✔   |

## Additional fees for special services

|  |              |              |              |
|--|--------------|--------------|--------------|
| <b>Provided by Finom</b>                               |              |              |              |
| Express delivery of Finom Card<br><i>(coming soon)</i> | <b>30 €</b>  | <b>30 €</b>  | <b>30 €</b>  |
| <b>Provided by Finom Payments</b>                      |              |              |              |
| Recall of outgoing SEPA SCT                            | <b>15 €</b>  | <b>15 €</b>  | <b>15 €</b>  |
| Inquiry on SEPA SCT (Payment Investigation)            | <b>15 €</b>  | <b>15 €</b>  | <b>15 €</b>  |
| Audit confirmation statement                           | <b>100 €</b> | <b>100 €</b> | <b>100 €</b> |

|   |                    |                    |                    |
|---|--------------------|--------------------|--------------------|
| Refusal to redeem an authorized direct debit due to insufficient account balance          | <b>1 €</b>         | <b>1 €</b>         | <b>1 €</b>         |
| Unarranged negative balance on Finom Business Account                                     | <b>1 € per day</b> | <b>1 € per day</b> | <b>1 € per day</b> |
| Dunning letter (per letter)   | <b>5 €</b>         | <b>5 €</b>         | <b>5 €</b>         |
| Card dispute for an authorised transaction (per transaction)                              | <b>30 €</b>        | <b>30 €</b>        | <b>30 €</b>        |
| Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment) | <b>25 €</b>        | <b>25 €</b>        | <b>25 €</b>        |