

## Fee Schedule Estonia

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: September 14<sup>th</sup>, 2018

Applicable from: May 01<sup>st</sup>, 2018

Version 3.0

Holvi Subscription Plan	Unlimited	Complete	Grower	Starter
Who can use it	Price List applicable to business customers who register with a Business address in Estonia			Not Available
Monthly Fee	98 €	18 €	9 €	0 €
<b>Account Management</b>				
Holvi Business Account	Included	Included	Included	Included
Additional Holvi Business Accounts	Unlimited (Limited to <a href="#">Fair Use Policy</a> )	Yes (Limited to 5 Accounts)	No	No
E-Mail, SMS or push notifications	Included	Included	Included	Included
Account Statements	Included	Included	Included	Included
Closing Holvi Business Account	Included	Included	Included	Included
<b>Transfers &amp; Debits</b>				
SEPA Credit Transfer (SCT)	Unlimited (Limited to <a href="#">Fair Use Policy</a> )	Unlimited (Limited to <a href="#">Fair Use Policy</a> )	50 transactions included. 0.25€ per additional transactions.	5 transactions included. 0.25€ per additional transactions
SEPA Direct Debit (SDD) (Limited by <a href="#">Fair Use Policy</a> )	Unlimited	Unlimited	Unlimited	Unlimited
Instant Top Up	2.50% per payment	2.50% per payment	2.50% per payment	2.50% per payment
<b>Holvi Business Prepaid Mastercard®<sup>1</sup></b>				
Receiving a card	Included	Included	Included	3.00 € per month <sup>2</sup>
Additional card	Unlimited (Limited to <a href="#">Fair Use Policy</a> )	5 cards included (additional cards 3.00 € per month <sup>2</sup> )	3.00 € per month <sup>2</sup>	3.00 € per month <sup>2</sup>
Replacement card	Included	5.00 € per card (one time fee)	5.00 € per card (one time fee)	5.00 € per card (one time fee)
Card payments (in Euro)	Included	Included	Included	Included
Card ATM <sup>3</sup> usage (Cash withdrawals)	Free (Limited to <a href="#">Fair Use Policy</a> )	1% of the withdrawal amount	2,50% of the withdrawal amount	2,50% of the withdrawal amount

Card Foreign usage (exchange fee) <sup>4</sup>	Exchange fee 2.00% of the transaction amount	Exchange fee 2.00% of the transaction amount	Exchange fee 2.00% of the transaction amount	Exchange fee 2.00% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®) <sup>5</sup>	10.00 € per chargeback	10.00 € per chargeback	10.00 € per chargeback	10.00 € per chargeback
Blocking or unblocking card	Included	Included	Included	Included
<b>Add-On Web shop platform</b>				
Web Shop Tool	Included	Included	5.00 € per month	5.00 € per month
Receiving online payments  Online payments are payments received from cards and electronic payment gateways e.g. from Visa cards, Mastercard cards and other accepted payment methods.	According to the personalised quote	2,50% per payment	2,50% per payment	2,50% per payment
<b>Add-On Invoicing</b>				
Invoicing Tool	Included	Included	Included	5.00 € per month
E-Invoicing (Limited by <a href="#">Fair Use Policy</a> )	Included	Included	Included	Included
Invoice Printing Service	1.00 € per printed and mailed invoice	1.00 € per printed and mailed invoice	1.00 € per printed and mailed invoice	1.00 € per printed and mailed invoice
<b>Add-On Bookkeeping</b>				
Bookkeeping Reports	Included	Included	Included	Included
Bookkeeping Tool	Included	Included	Included	Included
<b>Add-On Salaries (not available in Estonia)</b>				
Salary Integration	Included	Included	Included	Included
Paying salaries integration (provided and charged by a third party, please contact support for further information.)	1% of gross wage (min. 4.00 € - max. 10.00 €)	1% of gross wage (min. 4.00 € - max. 10.00 €)	1% of gross wage (min. 4.00 € - max. 10.00 €)	1% of gross wage (min. 4.00 € - max. 10.00 €)
<b>Administrative Fees</b>				
Payment Reminder (First payment reminder will not incur any costs)	5.00 € per reminder	5.00 € per reminder	5.00 € per reminder	5.00 € per reminder
Holvi Business Prepaid MasterCard® Express delivery Delivery: approx. 1-3 business days	Not available yet	Not available yet	Not available yet	Not available yet
Recall - wrong payment instruction	15.00 € per recall	15.00 € per recall	15.00 € per recall	15.00 € per recall

Individual processing	25€ / per request	25€ / per request	25€ / per request	25€ / per request
Processing for Insolvency cases (cost for third parties i.e. liquidators)	25€ / per request	25€ / per request	25€ / per request	25€ / per request

<sup>1</sup> Specific [card terms](#) apply.

<sup>2</sup> The monthly fees for receiving and using a Holvi Business Prepaid Mastercard® in the Starter subscription plan is billed on a monthly basis (per billing cycle) and it is not affected by a subscription change during a billing cycle. Any change will be effective in the next billing cycle.

<sup>3</sup> Please be aware that some ATM providers charge additional fees for the use of their ATMs and some merchants add a surcharge for accepting certain types of cards. You may also be subject to merchant's terms and conditions of business when you use the Holvi Business Prepaid MasterCard® and it is your responsibility to review and agree these before proceeding with a Holvi Business Prepaid MasterCard® transaction.

<sup>4</sup> A Holvi Business Prepaid Mastercard® supports payments in multiple currencies. When you do a purchase and the payment currency differs from your card currency - the currency used to issue your card - Holvi charges 2% of the transaction amount on top of the Mastercard wholesale rate. FX fees may be charged at the time the purchase is made.

<sup>5</sup> Chargeback is a demand by a card holder for a retailer to make good the loss on a fraudulent or disputed transaction.

Full terms and conditions are available [here - Pricing Terms](#). Please visit our [website](#) for further information on our fees and services.