

## Fee Schedule Germany

### Holvi Pro

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 31 October 2023

Applicable from: 01 January 2023

Version 1.6

| Holvi Subscription Plan  | Holvi Pro   |
|--|---|
| <b>Who can use it</b>  | Customers with a registered business address in Germany |
| <b>Monthly Fee</b>   | 15 € + VAT  |
| <b>Account Management</b>  |   |
| Holvi business account   | Included  |
| E-Mail, SMS or push notifications  | Included  |
| Additional users   | Included  |
| Mobile app   | Included  |
| <b>Expense categorisation</b>  |   |
| Expenses tracking view   | Included  |
| Receipts scanning & storing  | Included  |
| Transaction categorisation   | Included  |
| <b>Accounting &amp; tax prep</b>   |   |
| Lexoffice integration  | Included  |
| Add non-Holvi transactions to your account   | Included  |
| Detailed view of VAT on sales and purchases  | Included  |
| <b>Data export for tax filing</b>  |   |
| Account Statement  | Included  |
| Data export (Dropbox)  | Included  |
| Download specialised reports (income statement, invoicing, VAT (ELSTER compatible) and DATEV reports (pdf, csv)) | Included  |
| General ledger and accounting journal reports  | Included  |

| <b>Invoicing</b>  |  |
|---|--|
| Create and send invoices  | Included   |
| Contact list for managing customers' invoicing details                            | Included   |
| Payment reconciliation (automatically match incoming payments with your invoices) | Included   |
| E-invoice sending   | 500 transactions per month included (0.50€ per additional e-invoice)   |
| <b>Business Insights</b>  |  |
| Profit & Loss / VAT Balance view  | Included   |
| Balance forecast  | Included   |
| Income / Expenses / Profit / VAT summary  | Included   |
| <b>Transfers &amp; Debits</b>   |  |
| SEPA Credit Transfer (SCT) & SEPA Direct Debit (SDD)                              | 500 transactions per month included (0.25€ per additional transaction) |
| SWIFT Transfers (incoming and outgoing)   | €6.00 per transaction  |
| Instant top-up  | 2.00% per payment  |
| <b>Holvi Business Debit Mastercard®<sup>1</sup></b>                               |  |
| Holvi Business Debit Mastercard (physical)  | 3 Included   |
| Additional cards (physical)   | €3.00 per month per card <sup>2</sup>                                  |
| Max. number of cards (physical)   | 5 cards per user   |
| Replacement card (physical)   | €5.00 per card (one-time fee)  |
| Holvi Business Debit Mastercard (virtual)   | 1 Included   |
| Additional cards (virtual)  | €2.00 per month per card <sup>2</sup>                                  |
| Max. number of cards (virtual)  | 10 cards per company   |
| Card payments (in EUR)  | Included   |
| ATM <sup>3</sup> usage (Cash withdrawals)   | 2.00% of the withdrawal amount   |
| Foreign card usage <sup>4</sup>   | 2.00% of the transaction amount  |
| Chargeback fee (only where chargeback is declined by Mastercard®) <sup>5</sup>    | €10.00 per chargeback  |
| Card locking or unlocking   | Included   |
| <b>Administrative fees</b>  |  |

|   |                                    |
|---|------------------------------------|
| Payment reminder (first reminder is free)               | €5.00 per reminder                 |
| Express card delivery (approx. 1 - 3 business days)     | Coming soon                        |
| Recall (wrong payment instruction)                      | €15.00 per recall                  |
| Individual processing <sup>6</sup>                      | €15.00 per request                 |
| Valid refusal of direct debit due to insufficient funds | €5.00 per payment                  |
| Other administrative tasks                              | €25.00 per hour (min.1 (one) hour) |

<sup>1</sup> Specific [Card Terms](#) apply.

<sup>2</sup> Fees for receiving and using a Holvi Business Mastercard® are billed on a monthly basis (per billing cycle) and are not affected by a mid-billing cycle change in subscription. Any change will come into effect in the next billing cycle.

<sup>3</sup> Please note that some ATM providers charge add-on fees for the use of their ATMs, and some merchants add a surcharge for accepting certain card types. You may also be subject to merchant's terms and conditions when using your Holvi Business MasterCard®. It is your responsibility to review and agree to these before completing a Holvi card transaction.

<sup>4</sup> Your Holvi Business Mastercard® supports payments in multiple currencies. When the payment is a non-EU currency, Holvi charges a percentage of the transaction amount on top of the Mastercard® wholesale rate, based on the [calculation made by Mastercard®](#) as the issuing Card Network. Foreign exchange fees may be charged at the moment of purchase. For reference, please see the Euro foreign exchange rates, issued by the [European Central Bank](#).

<sup>5</sup> A chargeback is a demand by the cardholder (you) for a retailer to cover the loss on fraudulent or disputed transactions.

<sup>6</sup> Including but not limited to cancelling payments, notifying the customer of executed or refused payment transactions, tracking non-executed or incorrectly executed payment transactions, returning funds paid due to incorrect unique identifiers.

Full terms and conditions can be found in our [Pricing Terms](#). Please visit our [website](#) for more information on our fees and services.