

Fee Schedule for Holvi Business plan in Germany

Version: 1.5

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This Fee Schedule details all fees that apply when using Holvi Services, billed monthly. All prices are listed without VAT.

For your reference, we've created a [glossary](#) with key terms.

- Visit our [website](#) for more information on fees and services
- View our [Pricing Terms](#) for full pricing T&Cs

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Holvi plan

| Holvi plan | Monthly subscription plans | Annual subscription plan |
|-----------------------|------------------------------|------------------------------|
| Holvi Business | €69 per month (VAT excluded) | €59 per month (VAT excluded) |

Business banking & cards

| Payment Account | Holvi Business |
|----------------------------------------------------|-------------------------------|
| Payment Accounts with DE IBANs | 15 included |
| Additional Payment Accounts with DE IBANs | €1 per month |
| BIC/SWIFT codes | Included |
| Transfers & Direct Debits | Holvi Business |
| SEPA Credit Transfer (SCT) & Direct Debit (SDD) | Unlimited |
| SWIFT Transfers in and out | €5 per transfer ^{*2} |
| Foreign exchange fee for Payment Account transfers | 1% of the transaction amount |
| Holvi Business Debit Card | Holvi Business |
| Holvi Business Debit Mastercard (physical) | 5 included |
| Additional cards (physical) | €3 per month per card |

| | |
|--------------------------------------------------------------------------|---------------------------------------------------------------|
| Holvi Business Debit Mastercard (virtual) | 20 included |
| Additional cards (virtual) | €1 per month per card |
| Custom card spending limits | Included |
| Replacement card (physical) | €5 per card (one-time fee) |
| ATM usage (Cash withdrawals) | 0% for up to €2,000 per month Then 2% of withdrawal amount |
| Foreign exchange fee for card transactions | 1% of the transaction amount |
| Chargeback fee (only where chargeback is declined by Mastercard®) | €10 per chargeback |
| Card labels | Included |
| Instant card locking and unlocking | Included |
| Apple Pay and Google Pay | Included |
| Account management | Holvi Business |
| Multiple users | Included |
| Instant top-up | 2% per payment |

² "The payee's payment service provider may also reject, return or delay the Payment Transaction due to missing, incomplete, incorrect or closed Payment Information. In this case, both the payee's payment service provider may deduct an additional fee directly from the Payment Amount and Holvi may apply an additional fee to the monthly subscription fee."

A note on card billing of all types

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.

A note on maximum card amounts

Please note that Holvi may set a limit to the number of cards issued to a single user specifically for any reason.

Cash withdrawals at ATMs

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. By using the Holvi Business Mastercard®, you accept responsibility for any additional fees and surcharges. It's your obligation to review and agree to these before completing a Holvi card transaction.

Using Holvi cards abroad

Your Holvi Business Mastercard® supports payments in multiple currencies. When the payment is in a non-EUR denominated 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 time of purchase. For reference, please see the Euro foreign exchange rates, issued by the [European Central Bank](#).

Money Market Fund

| Money Market Fund | Holvi Business |
|--------------------------|------------------------------|
| Money Market Fund | By application |
| Investment Service fee | 0,5% p.a. on invested amount |

A note on Money Market Fund.

Money Market Fund is offered together with our Partner lemon.markets brokerage GmbH. For further details, please refer to the relevant [article](#) in our Help Centre.

Connections

| Connections | Holvi Business |
|------------------|----------------|
| DATEV Connection | Included |

Invoicing & sales

| Invoicing & sales | Holvi Business |
|-----------------------------------------------------------------------------------|----------------|
| Create, send and track invoices | Included |
| E-invoice sending via a network | Included |
| E-invoicing receiving via a network | Included |
| E-invoice sending via PDF or Email | Included |
| E-invoice receiving via PDF or Email | Included |
| Payment reconciliation (automatically match incoming payments with your invoices) | Included |
| Contact list for managing invoicing details | Included |
| Inventory management | Included |

Business insights

| Business insights | Holvi Business |
|-------------------|----------------|
|-------------------|----------------|

| | |
|---------------------------------------------------|----------|
| Cashflow forecast | Included |
| Income, expenses, profit and VAT summaries | Included |
| Daily and weekly business reports | Included |
| Email, push and SMS notifications | Included |

Expense management

| Expense management | Holvi Business |
|--------------------------------------------------------------------|-----------------------|
| Receipt scanning and storing | Included |
| Bookkeeping preparation Categories, VAT rates and notes | Included |
| Expense claims | Included |

Bookkeeping & reports

| Bookkeeping & reports | Holvi Business |
|------------------------------------------------------------|-----------------------|
| Smart transaction filters for easy bookkeeping prep | Included |
| Add non-Holvi transactions | Included |
| Advanced reports and exports | Included |

Customer care

| Customer care | Holvi Business |
|-----------------------------|----------------|
| Messaging support and email | Included |
| Phone support | Included |
| 24/7 virtual assistant | Included |
| Help Centre | Included |

Administrative Fees

Some actions require us to carry out manual work – for example, cancelling payments, notifying you of an executed or refused payment transaction, tracking non-executed or incorrectly executed payment transactions or returning funds paid due to incorrect unique identifiers.

These actions cost us extra. As such, they're subject to additional fees.

| Admin fees | Holvi Business |
|-------------------------------------------------------------------|----------------------------|
| Payment reminder (first payment reminder will not incur any cost) | €5 per reminder |
| Recall (wrong payment instruction) | €15 per recall |
| Individual processing | €15 per request |
| Valid refusal of direct debit due to insufficient funds | €5 per payment |
| Other administrative tasks | €25 per hour (min. 1 hour) |

Glossary

Banking Day: Any day other than a Saturday, Sunday or listed holiday. More information can be found in our [Help Centre](#).

Card Networks: Refers to Mastercard International Inc. and/or Visa Europe Services Inc. or any other applicable card brands.

Chargeback: A demand by the cardholder (you) for a retailer to cover the loss on fraudulent or disputed transactions.

Customer: A natural person or legal person with a bonafide business purpose in whose name the Holvi Account is opened.

Customer Support: The service Holvi offers to help its Customers resolve customer support requests or answer questions concerning Holvi and its services. More information on Holvi customer support is available in our [Help Centre](#).

FIN-FSA: The Financial Supervisory Authority of Finland. More information on the FIN-FSA can be found on the [FIN-FSA website](#).

Holvi: Short for Holvi Payment Services Ltd, including any branch being established, also referred to in our Terms and Service as 'we', 'us' and 'our'.

Holvi Services: Are services Holvi provides to its Customers within the scope described in Section 1 of our Terms of Service. Also referred to in our Terms as 'Holvi Service' (singular) particularly when they relate to Holvi's primary service of operating the Customer's Payment Account and the execution of Payment Transactions related to these Payment Accounts.

Holvi Website: Our website, www.holvi.com.

SEPA: Refers to Single Euro Payments Area.

User: The natural person using the Holvi Service and authorised by the Customer to use the Customer's payment account on behalf of the Customer.