

# Holvi Fee Schedule for Germany

Version: 1.8

Last update: 22. December, 2025

This Fee Schedule details all fees that apply when using Holvi Services, billed monthly.

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

<a href="#">Holvi Fee Schedule for Germany</a>	1
Holvi plans	2
Business banking & cards	2
Money Market Fund	7
Connections	7
Invoicing & sales	7
Business insights	8
Expense management	9
Bookkeeping & reports	9
Customer care	10
Administrative Fees	10
Glossary	11

## Holvi plans

Holvi plans	Monthly subscription plans	Annual subscription plans
Holvi Lite	€9 per month (VAT excluded)	€4,50 per month (VAT excluded)
Holvi Pro	€15 per month (VAT excluded)	€9 per month (VAT excluded)
Holvi Flex	€0 per month	Not available

## Business banking & cards

Payment Account	Holvi Lite	Holvi Pro	Holvi Flex
Payment Accounts with DE IBANs	2 included	5 included	1 included
Additional Payment Accounts with DE IBANs	€1 per month	€1 per month	€2 per month
BIC/SWIFT codes	Included		
Transfers & Direct Debits	Holvi Lite	Holvi Pro	Holvi Flex
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	100 transactions per month included €0.25 per additional transaction	Unlimited	Not included €0.25 per transaction
SWIFT Transfers in and out	€5 per inbound and outbound transfer <sup>*2</sup>		

<b>Foreign exchange fee for Payment Account transfers</b>	2% of the transaction amount	1% of the transaction amount	2.5% of the transaction amount
<b>Holvi Business Debit Card</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Holvi Business Debit Mastercard (physical)</b>	1 included	3 included	Not included
<b>Additional cards (physical)</b>	€3 per month per card	€3 per month per card	€3 per month per card
<b>Holvi Business Debit Mastercard (virtual)</b>	1 included	1 included	1 included
<b>Additional cards (virtual)</b>	€3 per month per card	€2 per month per card	€3 per month per card
<b>Custom card spending limits</b>	Included		
<b>Replacement card (physical)</b>	€5 per card (one-time fee)	€5 per card (one-time fee)	€5 per card (one-time fee)
<b>ATM usage (Cash withdrawals)</b>	2.5% of withdrawal amount	2% of withdrawal amount	2.5% of withdrawal amount
<b>Foreign exchange fee for card transactions</b>	2% of the transaction amount	1% of the transaction amount	2.5% of the transaction amount
<b>Chargeback fee (only where chargeback is declined by Mastercard®)</b>	€10 per chargeback	€10 per chargeback	€10 per chargeback

<b>Card labels</b>	Included	Included	Included
<b>Instant card locking or unlocking</b>	Included	Included	Included
<b>Apple Pay and Google Pay</b>	Included	Included	Included
<b>Account management</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Multiple users</b>	Included	Included	Not included
<b>Instant top-up</b>	2.5% per payment	2% per payment	2.5% per payment

<sup>2</sup> "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."

<b>Business credit</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Business credit line &amp; card</b>	Not included	By application, plans start from €0 per month	Not included
<b>Holvi Business Credit Card</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Monthly credit line fee</b>	Not included	0 instalment: €0 1 instalment: €0 3 instalments: €3	Not included

		6 instalments: €6 12 instalments: €12	
<b>Interest rate</b>	Not included	16% (does not apply to the 0 instalment monthly credit line)	Not included
<b>Holvi Business Credit Card</b>	Not included	1 virtual card included 1 physical card included	Not included
<b>Additional cards</b>	Not included	€2 per month per virtual card €3 per month per physical card	Not included
<b>Replacement card (physical)</b>	Not included	€10 per card (one-time fee)	Not included
<b>Card payments (in EUR)</b>	Not included	Included	Not included
<b>ATM usage (Cash withdrawals with physical card, if enabled)</b>	Not included	2% of withdrawal amount	Not included
<b>Foreign exchange fee</b>	Not included	1% of the transaction amount	Not included
<b>Instant card locking or unlocking</b>	Not included	Included	Not included
<b>Apple Pay and Google Pay</b>	Not included	Included	Not included
<b>Overdrawing the credit line</b>	Not included	€10	Not included

<b>Agreement on a repayment holiday or deferral period, making a repayment agreement</b>	Not included	€10	Not included
<b>Changing the repayment schedule</b>	Not included	€10	Not included
<b>Changing the credit limit</b>	Not included	€10	Not included
<b>Reimbursement of an overpayment</b>	Not included	€45	Not included
<b>Closing a credit line by Holvi</b>	Not included	€10	Not included
<b>Delivery of the payment plan for a closed credit line</b>	Not included	€25	Not included
<b>Other admin tasks</b>	Not included	€25 per hour (min. 1 hour)	Not included

### **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 for security reasons.

### **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 a non-EUR 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](#).

### Money Market Fund

Money Market Fund	Holvi Lite	Holvi Pro	Holvi Flex
Money Market Fund	By application	By application	By application
Investment Service fee	0,5% p.a. on invested amount	0,5% p.a. on invested amount	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 Lite	Holvi Pro	Holvi Flex
Lexware Office Connection	Included	Included	Not included
DATEV Connection	€3 per month	€3 per month	€3 per month

### Invoicing & sales

Invoicing & sales	Holvi Lite	Holvi Pro	Holvi Flex
-------------------	------------	-----------	------------

<b>Create, send and track invoices</b>	Not included	Included	Not included
<b>E-invoice sending via a network</b>	Not included	500 transactions per month included €0.50 per additional e-invoice	Not included
<b>E-invoice receiving via a network</b>	Not included	500 transactions per month included €0.50 per additional e-invoice	Not included
<b>E-invoice sending via PDF or Email</b>	Not included	Included	Not included
<b>E-invoice receiving via PDF or Email</b>	Included	Included	Not included
<b>Payment reconciliation (automatically match incoming payments with your invoices)</b>	Not included	Included	Not included
<b>Contact list for managing invoicing details</b>	Not included	Included	Not included
<b>Inventory management</b>	Not included	Included	Not included

## Business insights

<b>Business insights</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Cashflow forecast</b>	Included	Included	Not included

<b>Income, expenses, profit and VAT summaries</b>	Included	Included	Not included
<b>VAT balance calculator</b>	Not included	Included	Not included
<b>Daily and weekly business reports</b>	Included	Included	Not included
<b>Email, push and SMS notifications</b>	Included	Included	Included

## Expense management

<b>Expense management</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Receipt scanning and storing</b>	Included	Included	Not included
<b>Bookkeeping preparation</b> <b>Categories, VAT rates and notes</b>	Included	Included	Not included
<b>Expense claims</b>	Included	Included	Not included

## Bookkeeping & reports

<b>Bookkeeping &amp; reports</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Smart transaction filters for easy bookkeeping prep</b>	Included	Included	Not included

<b>Add non-Holvi transactions</b>	Not included	Included	Not included
<b>Bookkeeping reports</b>	Included	Included	Not included
<b>Advanced reports and exports</b>	Not included	Included	Not included

## Customer care

Customer care	Holvi Lite	Holvi Pro	Holvi Flex
<b>Messaging support and email</b>	Included		
<b>Phone support</b>	Included		
<b>24/7 virtual assistant</b>	Included		
<b>Help Centre</b>	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 Lite	Holvi Pro	Holvi Flex
<b>Payment reminder (first payment)</b>	€5 per reminder		

<b>reminder will not incur any cost)</b>			
<b>Recall (wrong payment instruction)</b>	€15 per recall		
<b>Individual processing</b>	€15 per request		
<b>Valid refusal of direct debit due to insufficient funds</b>	€5 per payment		
<b>Inactivity Fee</b>	Not included	Not included	€4.50
<b>Other administrative tasks</b>	€25 per hour (min. 1 hour)		

### When your Holvi account isn't active

We charge an inactivity fee if your account is unused for prolonged time-periods - meaning you don't make any SEPA payments or card transactions within a period of 30 calendar days. However, this inactivity fee is automatically waived for the first twelve months after your account is opened.

## 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](http://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.