

## Fee Schedule Germany

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: September 16<sup>th</sup>, 2020

Applicable from: September 16<sup>th</sup>, 2020

Version 3.9

| Holvi Subscription Plan                               | Grower   | Starter  |
|---|--|--|
| <b>Who can use it</b>                                 | Applicable to business customers who register with a Business address in Germany |  |
| <b>Monthly Fee</b>                                    | <b>12 €</b>  | <b>0 €</b>   |
| <b>Bookkeeping</b>                                    |  |  |
| Bookkeeping Preparation                               | Included   | Included   |
| Store receipts and prepare bookkeeping reports        | Included   | Included   |
| <b>Invoicing</b>                                      |  |  |
| Sales invoices  | Included   | 3 invoices per month   |
| E-invoice sending                                     | 500 transactions per month included (0,5€ per additional E-invoice)              | -  |
| E-invoice receiving                                   | 500 transactions per month included (0,5€ per additional E-invoice)              | -  |
| <b>Account Management</b>                             |  |  |
| Holvi business account                                | Included   | Included   |
| E-Mail, SMS or push notifications                     | Included   | Included   |
| Account statements                                    | Included   | Included   |
| <b>Transfers &amp; Debits</b>                         |  |  |
| SEPA Credit Transfer (SCT)                            | 500 transactions per month included (0,25€ per additional transaction)           | 500 transactions per month included (0,25€ per additional transaction) |
| SEPA Direct Debit (SDD)                               | 500 transactions per month included (0,25€ per additional transaction)           | 500 transactions per month included (0,25€ per additional transaction) |
| <b>Holvi Business Prepaid Mastercard®<sup>1</sup></b> |  |  |
| Receiving a card                                      | 3 Included   | 1 Included   |
| Monthly fee for additional card                       | 3.00 € per month per card <sup>2</sup>   | 3.00 € per month per card <sup>2</sup>                                 |

|  |  |  |
|--|--|--|
| Replacement card   | 5.00 € per card<br>(one time fee)            | 5.00 € per card<br>(one time fee)            |
| Card payments (in European currencies)   | Included                                     | Included                                     |
| Card ATM <sup>3</sup> usage (Cash withdrawals)                                 | 2,00% of the withdrawal amount               | 2,50% of the withdrawal amount               |
| Card foreign usage <sup>4</sup>  | 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                       |
| <b>Administrative fees<sup>6</sup></b>   |  |  |
| Payment reminder (first payment reminder will not incur any cost)              | €5.00 per reminder                           | €5.00 per reminder                           |
| Holvi business prepaid mastercard express delivery: approx. 1-3 business days  | Not available yet                            | Not available yet                            |
| Recall - wrong payment instruction   | €15.00 per recall                            | €15.00 per recall                            |
| Individual processing  | €15.00 per request                           | €15.00 per request                           |
| <b>Add-on card ATM usage</b>   |  |  |
| 1% of withdrawal amount  | €10.00/month                                 | €10.00/month                                 |

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

<sup>2</sup> The monthly fees for receiving and using a Holvi Business Prepaid Mastercard® 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 the payment currency differs from your card currency - the currency used to issue your card - and the currency is not one used within the EU, Holvi charges % 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 fraudulent or disputed transactions.

<sup>6</sup> More information on administrative fees here.

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