HOLVI

Fee Schedule for Holvi Business plan in Germany

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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	Monthly subscription plan for Holvi Business when referred by a Distribution partner
Holvi Business	€69 per month (VAT excluded)	€59 per month (VAT excluded)	€29 per month (VAT excluded)

Business banking & cards

Payment Account	**Holvi Business**	**Monthly subscription plan for Holvi Business when referred by a Distribution Partner**
Payment Accounts with DE IBANs	15 included	15 included
Additional Payment Accounts with DE IBANs	€1 per month	€1 per month
BIC/SWIFT codes	Included	Included
Transfers & Direct Debits	**Holvi Business**	**Monthly subscription plan for Holvi Business when referred by a Distribution Partner**
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	Unlimited	Unlimited
SWIFT Transfers in and out	€0.50 per transfer*2	€0.50 per transfer*2
Foreign exchange fee for Payment Account transfers	0.5% of the transaction amount	0.5% of the transaction amount

Holvi Business Debit Card	Holvi Business	Monthly subscription plan for Holvi Business when referred by a Distribution Partner
Holvi Business Debit Mastercard (physical)	5 included	5 included
Additional cards (physical)	€3 per month per card	€3 per month per card
Holvi Business Debit Mastercard (virtual)	20 included	20 included
Additional cards (virtual)	€1 per month per card	€1 per month per card
Custom card spending limits	Included	Included
Replacement card (physical)	€5 per card (one-time fee)	€5 per card (one-time fee)
Express card delivery (physical)	€35 per card (one-time fee)	€35 per card (one-time fee)
ATM usage (Cash withdrawals)	0% for up to €2,000 per month Then 2% of withdrawal amount	0% for up to €2,000 per month Then 2% of withdrawal amount
Foreign exchange fee for card transactions	1% of the transaction amount	1% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®)	€10 per chargeback	€10 per chargeback
Card labels	Included	Included
Instant card locking and unlocking	Included	Included
Apple Pay and Google Pay	Included	Included

Account management	Holvi Business	Monthly subscription plan for Holvi Business when referred by a Distribution Partner
Multiple users	Included	Included
Instant top-up	2% per payment	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."*

Business credit	**Holvi Business**	**Monthly subscription plan for Holvi Business when referred by a Distribution Partner**
Business credit line & card	By application, plans start from €0 per month	By application, plans start from €0 per month
Holvi Business Credit Card	**Holvi Business**	**Monthly subscription plan for Holvi Business when referred by a Distribution Partner**
Monthly credit line fee for credit applications received before 29.01.2026	Full repayment by month-end: €0 1 instalment: €0 3 instalments: €3 6 instalments: €6 12 instalments: €12	Full repayment by month-end: €0 1 instalment: €0 3 instalments: €3 6 instalments: €6 12 instalments: €12
Monthly credit line fee for credit applications	No monthly credit line fee applies	No monthly credit line fee applies

received after 29.01.2026		
Interest rate for credit applications received before 29.01.2026	16% p.a. (does not apply to full repayment by month-end)	16% p.a. (does not apply to full repayment by month-end)
Interest rate for credit applications received after 29.01.2026	18% p.a. (does not apply to full repayment by month-end)	8% p.a. (does not apply to full repayment by month-end)
Holvi Business Credit Card	1 virtual card included 1 physical card included	1 virtual card included 1 physical card included
Additional cards	€2 per month per virtual card €3 per month per physical card	€2 per month per virtual card €3 per month per physical card
Replacement card (physical)	€10 per card (one-time fee)	€10 per card (one-time fee)
Card payments (in EUR)	Included	Included
Foreign exchange fee	1% of the transaction amount	1% of the transaction amount
Instant card locking or unlocking	Included	Included
Apple Pay and Google Pay	Included	Included
Overdrawing the credit line	€10	€10
Agreement on a repayment holiday or deferral period,	€10	€10

making a repayment agreement		
Changing the repayment schedule	€10	€10
Changing the credit limit	€10	€10
Reimbursement of an overpayment	€45	€45
Closing a credit line by Holvi	€10	€10
Delivery of the payment plan for a closed credit line	€25	€25
Other admin tasks	€25 per hour (min. 1 hour)	€25 per hour (min. 1 hour)

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	Monthly subscription plan for Holvi Business when referred by a Distribution Partner
Money Market Fund	By application	By application
Investment Service fee	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 Business	Monthly subscription plan for Holvi Business when referred by a Distribution Partner
DATEV Connection	Included	Included

Invoicing & sales

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

Business insights

Business insights	Holvi Business	Monthly subscription plan for Holvi Business when referred by a Distribution Partner

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

Expense management

Expense management	**Holvi Business**	**Monthly subscription plan for Holvi Business when referred by a Distribution Partner**
Receipt scanning and storing	Included	Included
Inbox	Included	Included
Bookkeeping preparation **Categories, VAT rates and notes**	Included	Included
Expense claims	Included	Included

Bookkeeping & reports

Bookkeeping & reports	**Holvi Business**	**Monthly subscription plan for Holvi Business when referred by a**

		Distribution Partner
Smart transaction filters for easy bookkeeping prep	Included	Included
Add non-Holvi transactions	Included	Included
Advanced reports and exports	Included	Included

Customer care

Customer care	Holvi Business	Monthly subscription plan for Holvi Business when referred by a Distribution Partner
Messaging support and email	Included	Included
Phone support	Included	Included
24/7 virtual assistant	Included	Included
Help Centre	Included	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	Monthly subscription plan for Holvi Business

		when referred by a Distribution Partner
Payment reminder (first payment reminder will not incur any cost)	€5 per reminder	€5 per reminder
Recall (wrong payment instruction)	€15 per recall	€15 per recall
Individual processing	€15 per request	€15 per request
Valid refusal of direct debit due to insufficient funds	€5 per payment	€5 per payment
Other administrative tasks	€25 per hour (min. 1 hour)	€25 per hour (min. 1 hour)

Glossary

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.

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.