

**Fee Schedule Finland**  
**Holvi Business Credit Card<sup>1</sup>**  
Appendix to [Pricing Terms](#)  
Holvi Payment Services Ltd  
Last Update: 06 February 2023  
Applicable from: 01 February 2022  
Version 1.1

<b>Holvi Business Credit Card</b>	
Monthly Credit Line fee	1 instalment: €6 3 instalments: €9 6 instalments: €12
<b>Credit Card<sup>2</sup></b>	
Credit Cards	1 virtual card included 1 physical card included
Max. number of cards	1 virtual card per company 1 physical card per company
Replacement card (physical)	€10.00 per card (one-time fee)
Card payments (in EUR)	Included
ATM usage (Cash withdrawals with physical card, if enabled)	2.0% of the withdrawal amount
Foreign card usage	2.0% of the transaction amount
Card locking or unlocking	Included
<b>Administrative fees</b>	
Overdrawing the credit line	€10.00
Agreement on a repayment holiday or deferral period, making a repayment agreement	€10.00
Changing the repayment schedule	€10.00
Changing the credit limit	€10.00
Payment reminder	€5.00
Reimbursement of an overpayment	€45.00
Termination of a credit line by Holvi	€10.00
Delivery of the payment plan for a terminated credit line	€25.00
Other administrative tasks	€25.00 per hour (min. 1 (one) hour)

<sup>1</sup> Full terms and conditions can be found in our [Holvi Business Credit Terms](#) as well as in the [Terms of Service](#).

<sup>2</sup> Specific [Card Terms](#) apply.