

Fee Schedule EuroZone

Holvi Pro

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 31 October 2023

Applicable from: 01 January 2023

Version 1.6

| Holvi Subscription Plan | Holvi Pro |
|---|---|
| Who can use it | Customers registered with a business address in Austria, Belgium, Estonia, France, Italy, Ireland and the Netherlands |
| Monthly Fee | 15 € + VAT |
| Account Management | |
| Holvi business account | Included |
| E-Mail, SMS or push notifications | Included |
| Additional users | Included |
| Mobile app | Included |
| Expense categorisation | |
| Expenses tracking view | Included |
| Receipts scanning & storing | Included |
| Transaction categorisation | Included |
| Accounting & tax prep | |
| Add non-Holvi transactions to your account | Included |
| Detailed view of VAT on sales and purchases | Included |
| Data export for tax filing | |
| Account Statement | Included |
| Data export (Dropbox) | Included |
| Download specialised reports (income statement, invoicing and VAT reports (pdf, csv)) | Included |
| General ledger and accounting journal reports | Included |
| Invoicing | |

| | |
|---|--|
| Create and send invoices | Included |
| Contact list for managing customers' invoicing details | Included |
| Payment reconciliation (automatically match incoming payments with your invoices) | Included |
| E-invoice sending | 500 transactions per month included (0.50€ per additional e-invoice) |
| Business Insights | |
| Profit & Loss / VAT Balance view | Included |
| Balance forecast | Included |
| Income / Expenses / Profit / VAT summary | Included |
| Transfers & Debits | |
| SEPA Credit Transfer (SCT) & SEPA Direct Debit (SDD) | 500 transactions per month included (0.25€ per additional transaction) |
| SWIFT Transfers (incoming and outgoing) | €6.00 per transaction |
| Holvi Business Debit Mastercard®¹ | |
| Holvi Business Debit Mastercard (physical) | 3 Included |
| Additional cards (physical) | €3.00 per month per card ² |
| Max. number of cards (physical) | 5 cards per user |
| Replacement card (physical) | €5.00 per card (one-time fee) |
| Holvi Business Debit Mastercard (virtual) | 1 Included |
| Additional cards (virtual) | €2.00 per month per card ² |
| Max. number of cards (virtual) | 10 cards per company |
| Card payments (in EUR) | Included |
| ATM ³ usage (Cash withdrawals) | 2.00% of the withdrawal amount |
| Foreign card usage ⁴ | 2.00% of the transaction amount |
| Chargeback fee (only where chargeback is declined by Mastercard®) ⁵ | €10.00 per chargeback |
| Card locking and unlocking | Included |
| Administrative fees | |
| Payment reminder (first reminder is free) | €5.00 per reminder |
| Express card delivery (approx. 1 - 3 business days) | Coming soon |

| | |
|---|-------------------------------------|
| Recall (wrong payment instruction) | €15.00 per recall |
| Individual processing ⁶ | €15.00 per request |
| Valid refusal of direct debit due to insufficient funds | €5.00 per payment |
| Other administrative tasks | €25.00 per hour (min. 1 (one) hour) |

¹ Specific [Card Terms](#) apply.

² 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.

³ 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. You may also be subject to a merchant's terms and conditions when using your Holvi Business MasterCard®. It is your responsibility to review and agree to these before completing a Holvi card transaction.

⁴ Your Holvi Business Mastercard® supports payments in multiple currencies. When the payment is a non-EU 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](#).

⁵ A chargeback is a demand by the cardholder (you) for a retailer to cover the loss on fraudulent or disputed transactions.

⁶ Including but not limited to cancelling payments, notifying the customer of executed or refused payment transactions, tracking non-executed or incorrectly executed payment transactions, returning funds paid due to incorrect unique identifiers.

Full terms and conditions can be found in our [Pricing Terms](#). Please visit our [website](#) for more information on our fees and services.