

## Fee Schedule Finland

### Holvi Zen

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 31 October 2023

Applicable from: 30 June 2021

Version 1.6

Holvi Subscription Plan	Holvi Zen <sup>1</sup>
<b>Who can use it</b>	Toiminimi entrepreneurs
<b>Monthly Fee</b>	79 € + VAT
<b>Account Management</b>	
Holvi business account	Included
E-Mail, SMS or push notifications	Included
Additional users	Included
Mobile app	Included
<b>Expense categorisation</b>	
Expenses tracking view	Included
Receipts scanning & storing	Included
Transaction categorisation	Included
<b>Accounting &amp; tax prep</b>	
Bank connection (pankkiyhteys)	-
Add non-Holvi transactions to your account	Included
Detailed view of VAT on sales and purchases	Included
<b>Data export for tax filing</b>	
Account Statement (download the account statement as PDF)	Included
Data export (Dropbox, API)	Included
Download specialised reports (income statement, invoicing, VAT, Procountor report)	Included
General ledger and accounting journal reports	Included
<b>Accountant</b>	

Accountant and bookkeeping	Included
Tax declaration and payment on your behalf	Included
Preferential customer support	Included
<b>Invoicing</b>	
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)
E-invoice receiving	500 transactions per month included (0.50€ per additional e-invoice)
<b>Business Insights</b>	
Profit & Loss / VAT Balance view	Included
Balance forecast	Included
Income / Expenses / Profit / VAT summary	Included
<b>Transfers &amp; Debits</b>	
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
Instant top-up	2.00% per payment
<b>Holvi Business Debit Mastercard®<sup>2</sup></b>	
Holvi Business Debit Mastercard (physical)	3 Included
Additional card (physical)	€3.00 per month per card <sup>3</sup>
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 card (virtual)	€2.00 per month per card <sup>3</sup>
Max. number of cards (virtual)	10 cards per company
Card payments (in EUR)	Included
ATM usage (Cash withdrawals) <sup>4</sup>	2.00% of the withdrawal amount

Foreign card usage <sup>5</sup>	2.00% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®) <sup>6</sup>	€10.00 per chargeback
Card locking or unlocking	Included
<b>Administrative fees</b>	
Payment reminders (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 <sup>7</sup>	€15.00 per request
Valid refusal of direct debit due to insufficient funds	€5.00 per payment
Additional administrative work <sup>8</sup>	€104.00 per hour
Other administrative tasks	€25.00 per hour (min. 1 (one) hour)
<b>Online store</b>	
Online sales platform	Included
Collecting money from sales (inbound payments)	2.50% transaction fee

<sup>1</sup> Specific [Holvi Zen Terms](#) apply.

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

<sup>3</sup> 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.

<sup>4</sup> 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 merchant's T&Cs when using your Holvi Business MasterCard®. It is your responsibility to review and agree to these before completing a Holvi Business MasterCard® transaction.

<sup>5</sup> 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](#).

<sup>6</sup> A chargeback is a demand by the cardholder (you) for a retailer to cover the loss on fraudulent or disputed transactions.

<sup>7</sup> 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.

<sup>8</sup> This fee is charged by our Partner or Holvi itself if tax related documents or other documents required for the provision of our accounting service are submitted with delay by the Customer.

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