

Fee Schedule Finland

Holvi Lite

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 Lite
Who can use it	Customers with a registered business address in Finland
Monthly Fee	9 € + 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	
Bank connection (pankkiyhteys)	-
Add non-Holvi transactions to your account	-
Detailed view of VAT on sales and purchases	-
Data export for tax filing	
Account Statement (download the account statement as PDF)	Included
Data export (Dropbox)	Included
Download specialised reports (income statement, invoicing, VAT, Procountor report)	-
General ledger and accounting journal reports	Included

Accountant	
Accountant and bookkeeping	-
Tax declaration and payment on your behalf	-
Preferential customer support	-
Invoicing	
Create and send invoices	-
Contact list for managing customers' invoicing details	-
Payment reconciliation (automatically match incoming payments with your invoices)	-
E-invoice sending	-
E-invoice receiving	-
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
Instant top up	2.50% per payment
Holvi Business Debit Mastercard®¹	
Holvi Business Debit Mastercard (physical)	1 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)	€3.00 per month per card ²
Max. number of cards (virtual)	5 cards per company
Card payments (in EUR)	Included
ATM ³ usage (Cash withdrawals)	2.50% 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 or 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)
Online store	
Online sales platform	Included
Collecting money from sales (inbound payments)	2.50% transaction fee
Salary integration (provided by a 3rd party)	
Sales integration	Included
Salary Integration (service provided and charged by 3rd party. Contact Palkkaus.fi for more details)	Palkkaus.fi charges currently from Holvi customers 1% of gross wage, min €4 max €10. Starting from 1.3.2022 min €6 max €12.

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® as 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.