

## Fee Schedule Finland

### 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
<b>Who can use it</b>	Customers with a registered business address in Finland
<b>Monthly Fee</b>	15 € + 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)	Included
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)	Included
Download specialised reports (income statement, invoicing, VAT, Procountor report)	Included
General ledger and accounting journal reports	Included

<b>Accountant</b>	
Accountant and bookkeeping	-
Tax declaration and payment on your behalf	-
Preferential customer support	-
<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>1</sup></b>	
Holvi Business Debit Mastercard (physical)	3 Included
Additional cards (physical)	€3.00 per month per card <sup>2</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 cards (virtual)	€2.00 per month per card <sup>2</sup>
Max. number of cards (virtual)	10 cards per company
Card payments (in EUR)	Included

ATM <sup>3</sup> usage (Cash withdrawals)	2.00% of the withdrawal amount
Foreign card usage <sup>4</sup>	2.00% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®) <sup>5</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>6</sup>	€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)
<b>Online store</b>	
Online sales platform	Included
Collecting money from sales (inbound payments)	2.50% transaction fee
<b>Salary integration (service provided by a third party)</b>	
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.

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

<sup>2</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>3</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 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.

<sup>4</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>5</sup> A chargeback is a demand by the cardholder (you) for a retailer to cover the loss on fraudulent or disputed transactions.

<sup>6</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.

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