

Holvi Fee Schedule for Finland

Version: 1.3

Last update: 24. March, 2025

This Fee Schedule details all fees that apply when using Holvi Services, billed monthly. All prices are listed without VAT.

For your reference, we've created a [glossary](#) with key terms.

- Visit our [website](#) for more information on fees and services
- View our [Pricing Terms](#) for full pricing T&Cs

Holvi Fee Schedule for Finland	1
Holvi plans	2
Business banking & cards	2
Connections	7
Invoicing & sales	7
Business insights	8
Expense management	9
Bookkeeping & reports	10
Accounting services	10
Customer care	11
Administrative Fees	11
Glossary	12

Holvi plans

Holvi plans	
Holvi Lite	€9 per month
Holvi Pro	€15 per month
Holvi Zen	€79 per month
Holvi Zen+	€99 per month

Business banking & cards

Payment Account	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Payment Accounts with FI IBANs	2 included	5 included	2 included	5 included
Additional Payment Accounts with FI IBANs	€1 per month with a total maximum of 10 accounts	€1 per month with a total maximum of 10 accounts	€1 per month with a total maximum of 10 accounts	€1 per month with a total maximum of 10 accounts
BIC/SWIFT codes	Included			
Transfers & Direct Debits	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	500 transactions per month included €0.25 per additional transaction	500 transactions per month included €0.25 per additional transaction	500 transactions per month included €0.25 per additional transaction	30 transactions per month included €0.25 per additional transaction

SWIFT Transfers in and out	€6 per inbound and outbound transfer ^{*2}			
Holvi Business Debit Card	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Holvi Business Debit Mastercard (physical)	1 included	3 included	3 included	3 included
Additional cards (physical)	€3 per month per card	€3 per month per card	€3 per month per card	€3 per month per card
Holvi Business Debit Mastercard (virtual)	1 included	1 included	1 included	1 included
Additional cards (virtual)	€3 per month per card	€2 per month per card	€2 per month per card	€2 per month per card
Custom card spending limits	Included			
Replacement card (physical)	€5 per card (one-time fee)	€5 per card (one-time fee)	€5 per card (one-time fee)	€5 per card (one-time fee)
ATM usage (Cash withdrawals)	2.5% of withdrawal amount	2% of withdrawal amount	2% of withdrawal amount	2% of withdrawal amount
Foreign exchange fee	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®)	€10 per chargeback	€10 per chargeback	€10 per chargeback	€10 per chargeback

Card labels	Included	Included	Included	Included
Instant card lock and unlock	Included	Included	Included	Included
Apple Pay and Google Pay	Included	Included	Included	Included
Account management	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Multiple users	Included	Included	Included	Included
Instant top-up	2.5% per payment	2% per payment	2% per payment	2% per payment

^{*2} "The payee's payment service provider may also reject, return or delay the Payment Transaction due to missing, incomplete, incorrect or closed Payment Information. In this case, both the payee's payment service provider may deduct an additional fee directly from the Payment Amount and Holvi may apply an additional fee to the monthly subscription fee."

Business credit	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Business credit line & card	Not included	By application, plans start from €0 per month	Not included	By application, plans start from €0 per month
Holvi Business Credit Card	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Monthly credit line fee	Not included	0 instalment: €0 1 instalment: €0	Not included	0 instalment: €0 1 instalment: €0

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		3 instalments: €3 6 instalments: €6 12 instalments: €12		3 instalments: €3 6 instalments: €6 12 instalments: €12
Interest rate	Not included	16% (does not apply to the 0 instalment monthly credit line)	Not included	16% (does not apply to the 0 instalment monthly credit line)
Holvi Business Credit Card	Not included	1 virtual card included 1 physical card included	Not included	1 virtual card included 1 physical card included
Replacement card (physical)	Not included	€10 per card (one-time fee)	Not included	€10 per card (one-time fee)
Card payments (in EUR)	Not included	Included	Not included	Included
ATM usage (Cash withdrawals with physical card, if enabled)	Not included	2% of withdrawal amount	Not included	2% of withdrawal amount
Foreign exchange fee	Not included	2% of the transaction amount	Not included	2% of the transaction amount
Instant card lock and unlock	Not included	Included	Not included	Included
Apple Pay and Google Pay	Not included	Included	Not included	Included
Overdrawing the credit line	Not included	€10	Not included	€10
Agreement on a repayment holiday	Not included	€10	Not included	€10

or deferral period, making a repayment agreement				
Changing the repayment schedule	Not included	€10	Not included	€10
Changing the credit limit	Not included	€10	Not included	€10
Reimbursement of an overpayment	Not included	€45	Not included	€45
Closing a credit line by Holvi	Not included	€10	Not included	€10
Delivery of the payment plan for a closed credit line	Not included	€25	Not included	€25
Other admin tasks	Not included	€25 per hour (min. 1 hour)	Not included	€25 per hour (min. 1 hour)

A note on card billing of all types

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.

A note on maximum card amounts

Please note that Holvi may set a limit to the number of cards issued to a single user for security reasons.

Cash withdrawals at ATMs

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 T&Cs when using your Holvi Business Mastercard®. It's your responsibility to review and agree to these before completing a Holvi card transaction.

Using Holvi cards abroad

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

Connections

Connections	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Bank Connection	€6 per month	€6 per month	Not included	Not included
Selected Connections	Not included	Included	Not included	Not included
Other Connections	Included	Included	Included	Included

Invoicing & sales

Invoicing & sales	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Create, send and track invoices	Not included	Included	Included	Included
E-invoice sending	Not included	500 transactions per month included €0.50 per additional e-invoice	500 transactions per month included €0.50 per additional e-invoice	500 transactions per month included €0.50 per additional e-invoice

E-invoice receiving	Not included	500 transactions per month included 0.50€ per additional e-invoice	500 transactions per month included 0.50€ per additional e-invoice	500 transactions per month included 0.50€ per additional e-invoice
Payment reconciliation (automatically match incoming payments with your invoices)	Not included	Included	Included	Included
Contact list for managing invoicing details	Not included	Included	Included	Included
Inventory management	Not included	Included	Included	Included
Online store	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Online store	Included	Included	Included	Included
Online sales collection (inbound payments)	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee
Online store tracking	Included	Included	Included	Included

Business insights

Business insights	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Cashflow forecast	Included	Included	Included	Included

Income, expenses, profit and VAT summaries	Included	Included	Included	Included
VAT balance calculator	Not included	Included	Included	Included
Daily and weekly business reports	Included	Included	Included	Included
Email, push and SMS notifications	Included	Included	Included	Included

Expense management

Expense management	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Receipt scanning and storing	Included	Included	Included	Included
Bookkeeping preparation Categories, VAT rates and notes	Included	Included	Included	Included
Expense claims	Included	Included	Not included	Included
Payroll services	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Salary integration for basic payroll	Included	Included	Not included	Included
Fee for salary integration (integration)	Up to 10 paid salaries per month: €15 per	Up to 10 paid salaries per month: €15 per salary	Not included	Up to 10 paid salaries per month: €15 per

provided by Palkkaus.fi and charged by Holvi, please contact Palkkaus.fi for further information)	salary Over 10 paid salaries per month: €10 per salary paid	Over 10 paid salaries per month: €10 per salary paid		salary Over 10 paid salaries per month: €10 per salary paid
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Bookkeeping & reports

Bookkeeping & reports	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Smart transaction filters for easy bookkeeping prep	Included	Included	Included	Included
Add non-Holvi transactions	Not included	Included	Included	Included
Bookkeeping reports	Included	Included	Included	Included
Advanced reports and exports	Not included	Included	Included	Included

Accounting services

Accounting services	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Certified accountant	Not included	Not included	Included	Included
Dedicated accounting team	Not included	Not included	Not included	Included

Monthly VAT declaration	Not included	Not included	Included	Included
Monthly VAT payment	Not included	Not included	Included	Not included
Monthly prepayment guidance	Not included	Not included	Included	Included
Annual tax return	Not included	Not included	Included	€99 per year
Annual financial statement	Not included	Not included	Not included	€99 per year

Customer care

Customer care	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Live chat and email support	Included			
24/7 Solvi chatbot [DE, FI only]	Included			
Help Centre	Included			
Personal tax support	Not included	Not included	Included	Included

Administrative Fees

Some actions require us to carry out manual work – for example, cancelling payments, notifying you of an executed or refused payment transaction, tracking non-executed or incorrectly executed payment transactions or returning funds paid due to incorrect unique identifiers.

These actions cost us extra. As such, they're subject to additional fees.

Admin fees	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Payment reminder (first payment reminder will not incur any cost)	€5 per reminder			
Recall (wrong payment instruction)	€15 per recall			
Individual processing	€15 per request			
Valid refusal of direct debit due to insufficient funds	€5 per payment			
Additional administrative work ^{*3}	Not applicable	Not applicable	€104 per hour	€79 per hour
Other administrative tasks	€25 per hour (min. 1 hour)			

^{*3} 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.

Glossary

Accounting Partner: The accounting firm that provides accounting services for Zen and Zen+ customers.

Banking Day: Any day other than a Saturday, Sunday or listed holiday. More information can be found in our [Help Centre](#).

Card Networks: Refers to Mastercard International Inc. and/or Visa Europe Services Inc. or any other applicable card brands.

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

Customer: A natural person or legal person with a bonafide business purpose in whose name the Holvi Account is opened.

Customer Support: The service Holvi offers to help its Customers resolve customer support requests or answer questions concerning Holvi and its services. More information on Holvi customer support is available in our [Help Centre](#).

FIN-FSA: The Financial Supervisory Authority of Finland. More information on the FIN-FSA can be found on the [FIN-FSA website](#).

Holvi: Short for Holvi Payment Services Ltd, including any branch being established, also referred to in our Terms and Service as 'we', 'us' and 'our'.

Holvi Services: Are services Holvi provides to its Customers within the scope described in Section 1 of our Terms of Service. Also referred to in our Terms as 'Holvi Service' (singular) particularly when they relate to Holvi's primary service of operating the Customer's Payment Account and the execution of Payment Transactions related to these Payment Accounts.

Holvi Website: Our website, www.holvi.com.

Salary Payment: Consists of the employee's income, bonuses, expenses and other salary-related items.

SEPA: Refers to Single Euro Payments Area.

Service Description: The document in which the content of the Zen+ Service is described and available on Holvi Website.

User: The natural person using the Holvi Service and authorised by the Customer to use the Customer's payment account on behalf of the Customer.