

# Holvi Fee Schedule for Associations (FI)

Version: 1.4

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This Fee Schedule details all fees that apply when using Holvi Services, billed monthly.

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

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## Holvi plans

Holvi plans	
<b>Holvi Associations (Holvi Yhdistys)</b>	€19 per month (VAT excluded)

## Business banking & cards

Payment Account	Holvi Associations
<b>Payment Accounts with FI IBANs</b>	2 included
<b>Additional Payment Accounts with FI IBAN</b>	€1 per month with a total maximum of 5 accounts
Transfers & Direct Debits	Holvi Associations
<b>SEPA Credit Transfer (SCT) &amp; Direct Debit (SDD)</b>	10 transactions per month included €0.15 per additional transaction
<b>SWIFT Transfers in and out</b>	€6 per inbound and outbound transfer <sup>*1</sup>
<b>Foreign exchange fee for SWIFT transfers</b>	2% of the transaction amount
Holvi Business Debit Card	Holvi Associations
<b>Holvi Business Debit Mastercard® (physical)</b>	1 included
<b>Additional cards (physical)</b>	€3 per month per card
<b>Holvi Business Debit Mastercard® (virtual)</b>	10 included
<b>Additional cards (virtual)</b>	Coming soon

	€1 per month per card
<b>Custom card spending limits</b>	Included
<b>Replacement card (physical)</b>	€5 per card (one-time fee)
<b>ATM usage (Cash withdrawals)</b>	2.50 % of withdrawal amount
<b>Foreign exchange fee</b>	2% of the transaction amount
<b>Chargeback fee (only where chargeback is declined by Mastercard)</b>	€10 per chargeback
<b>Card labels</b>	Included
<b>Card locking or unlocking</b>	Included
<b>Apple Pay® and Google Pay™</b>	Included
<b>Account management</b>	<b>Holvi Associations</b>
<b>Multiple users</b>	Unlimited
<b>Instant top-up</b>	2.50 % per payment

*\*1 "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."*

*Apple Pay® is a trademark of Apple Inc.*

*Google Pay™ is a trademark of Google LLC.*

### **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. By using the Holvi Business Mastercard®, you accept responsibility for any additional fees and surcharges. It's your obligation 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-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](#).

## Connections

Connections	Holvi Associations
Bank Connection	€6 per month
Selected Connections	Included
Other Connections	Included

## Invoicing & sales

Invoicing & sales	Holvi Associations
Create, send and track invoices	Included
E-invoice sending	500 transactions per month included (0.50€ per additional e-invoice)

<b>E-invoice receiving</b>	500 transactions per month included (0.50€ per additional e-invoice)
<b>Payment reconciliation (automatically match incoming payments with your invoices)</b>	Included
<b>Contact list for managing invoicing details</b>	Included
<b>Inventory management</b>	Included
<b>Online store</b>	<b>Holvi Associations</b>
<b>Online sales collection (inbound payments)</b>	2.50% transaction fee
<b>Online store tracking</b>	Included

## Business insights

<b>Business insights</b>	<b>Holvi Associations</b>
<b>Cashflow forecast</b>	Included
<b>Income, expenses, profit and VAT summaries</b>	Included
<b>VAT balance calculator</b>	Included
<b>Daily and weekly business reports</b>	Included
<b>Email, push and SMS notifications</b>	Included

## Expense management

<b>Expense management</b>	<b>Holvi Associations</b>
<b>Receipt scanning and storing</b>	Included

<b>Bookkeeping preparation (categories, VAT rates and notes)</b>	Included
<b>Expense claims</b>	Included
<b>Payroll services</b>	<b>Holvi Associations</b>
<b>Salary integration for basic payroll</b>	Included
<b>Fee for salary integration (integration provided by Palkkaus.fi and charged by Holvi, please contact Palkkaus.fi for further information)</b>	Up to 10 paid salaries per month: €15 per salary paid  Over 10 paid salaries per month: €10 per salary paid

## Bookkeeping & reports

<b>Bookkeeping &amp; reports</b>	<b>Holvi Associations</b>
<b>Smart transaction filters for easy bookkeeping prep</b>	Included
<b>Add non-Holvi transactions</b>	Included
<b>Bookkeeping reports</b>	Included
<b>Advanced reports and exports</b>	Included
<b>Export account information via Dropbox</b>	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 Associations
<b>Payment reminder (first payment reminder will not incur any cost)</b>	€5 per reminder
<b>Recall (wrong payment instruction)</b>	€15 per recall
<b>Individual processing</b>	€15 per recall
<b>Valid refusal of direct debit due to insufficient funds</b>	€5 per payment
<b>Other administrative tasks</b>	€25 per hour (min. 1 hour)

## Glossary

**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](http://www.holvi.com).

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.