

Holvi Fee Schedule for Eurozone

Version: 1.1

Last update: 16. May, 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

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Holvi plans

| Holvi plans | |
|-------------|------------------------------|
| Holvi Lite | €9 per month (VAT excluded) |
| Holvi Pro | €15 per month (VAT excluded) |

Business banking & cards

| Payment Account | Holvi Lite | Holvi Pro |
|---|---|--|
| Payment Accounts with FI IBANs | 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 |
| BIC/SWIFT codes | Included | |
| Transfers & Direct Debits | Holvi Lite | Holvi Pro |
| SEPA Credit Transfer (SCT) & Direct Debit (SDD) | 500 transactions per month included €0.25 per additional transaction | 500 outbound transactions per month included €0.25 per additional transaction |
| SWIFT Transfers in and out | €6 per inbound and outbound transfer* ² | |

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| Foreign exchange fee for SWIFT transfers | 2% of the transaction amount | 1% of the transaction amount |
| Holvi Business Debit Card | Holvi Lite | Holvi Pro |
| Holvi Business Debit Mastercard (physical) | 1 included | 3 included |
| Additional cards (physical) | €3 per month per card | €3 per month per card |
| Holvi Business Debit Mastercard (virtual) | 1 included | 1 included |
| Additional cards (virtual) | €3 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) |
| ATM usage (Cash withdrawals) | 2.5% of withdrawal amount | 2% of withdrawal amount |
| Foreign exchange fee | 2% of the transaction amount | 1% of the transaction amount |
| Chargeback fee (only where chargeback is declined by Mastercard®) | €10 per chargeback | €10 per chargeback |

| | | |
|--|-------------------|------------------|
| Card labels | Included | Included |
| Instant card locking or unlocking | Included | Included |
| Apple Pay and Google Pay | Included | Included |
| Account management | Holvi Lite | Holvi Pro |
| Multiple users | Included | Included |
| Instant top-up | Not included | Not included |

^{*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."*

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-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](#).

Invoicing & sales

| Invoicing & sales | Holvi Lite | Holvi Pro |
|--|--------------|---|
| Create, send and track invoices | Not included | Included |
| E-invoice sending | Not included | 500 transactions per month included €0.50 per additional e-invoice |
| E-invoice receiving | Not included | Not included |
| Payment reconciliation (automatically match incoming payments with your invoices) | Not included | Included |
| Contact list for managing invoicing details | Not included | Included |
| Inventory management | Not included | Not included |

Business insights

| Business insights | Holvi Lite | Holvi Pro |
|-------------------|------------|-----------|
|-------------------|------------|-----------|

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

Expense management

| Expense management | Holvi Lite | Holvi Pro |
|--|-------------------|------------------|
| Receipt scanning and storing | Included | Included |
| Bookkeeping preparation Categories, VAT rates and notes | Included | Included |
| Expense claims | Included | Included |

Bookkeeping & reports

| Bookkeeping & reports | Holvi Lite | Holvi Pro |
|----------------------------------|-------------------|------------------|
| | | |

| | | |
|--|--------------|----------|
| Smart transaction filters for easy bookkeeping prep | Included | Included |
| Add non-Holvi transactions | Not included | Included |
| Bookkeeping reports | Included | Included |
| Advanced reports and exports | Not included | Included |

Customer care

| Customer care | Holvi Lite | Holvi Pro |
|------------------------------------|------------|-----------|
| Live chat and email support | Included | |
| Help Centre | 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 |
|---|------------|-----------|
| 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 |
| Other administrative tasks | €25 per hour (min. 1 hour) |

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.

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.