

# Holvi Fee Schedule for Finland

Version: 1.7

Last update: 13. October, 2025

Applicable until: 1. November 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  |
| Holvi Pro               | €15 per month |
| Holvi Zen               | €79 per month |
| Holvi Zen+              | €99 per month |
| Holvi Flex <sup>1</sup> | €0            |

<sup>\*1</sup> This subscription is currently available exclusively to new customers who sign up through our partner channels.

## Business banking & cards

| Payment Account                           | Holvi Lite       | Holvi Pro        | Holvi Zen        | Holvi Zen+      | Holvi Flex   |
|-------------------------------------------|------------------|------------------|------------------|-----------------|--------------|
| Payment Accounts with FI IBANs            | 2 included       | 5 included       | 2 included       | 5 included      | 1 included   |
| Additional Payment Accounts with FI IBANs | €1 per month     | €1 per month     | €1 per month     | €1 per month    | €2 per month |
| BIC/SWIFT codes                           | Included         |                  |                  |                 |              |
| Transfers & Direct Debits                 | Holvi Lite       | Holvi Pro        | Holvi Zen        | Holvi Zen+      | Holvi Flex   |
| SEPA Credit Transfer (SCT)                | 500 transactions | 500 transactions | 500 transactions | 30 transactions | Not included |

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|                                                   |                                                            |                                                            |                                                            |                                                            |                                |
|---------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|--------------------------------|
| <b>&amp; Direct Debit (SDD)</b>                   | per month included<br><br>€0.25 per additional transaction | per month included<br><br>€0.25 per additional transaction | per month included<br><br>€0.25 per additional transaction | per month included<br><br>€0.25 per additional transaction | €0.25 per transaction          |
| <b>SWIFT Transfers in and out</b>                 | €6 per inbound and outbound transfer* <sup>2</sup>         |                                                            |                                                            |                                                            |                                |
| <b>Foreign exchange fee for SWIFT transfers</b>   | 2% of the transaction amount                               | 2% of the transaction amount                               | 2% of the transaction amount                               | 2% of the transaction amount                               | 2.5% of the transaction amount |
| <b>Holvi Business Debit Card</b>                  | <b>Holvi Lite</b>                                          | <b>Holvi Pro</b>                                           | <b>Holvi Zen</b>                                           | <b>Holvi Zen+</b>                                          | <b>Holvi Flex</b>              |
| <b>Holvi Business Debit Mastercard (physical)</b> | 1 included                                                 | 3 included                                                 | 3 included                                                 | 3 included                                                 | Not included                   |
| <b>Additional cards (physical)</b>                | €3 per month per card                                      | €3 per month per card                                      | €3 per month per card                                      | €3 per month per card                                      | €3 per month per card          |
| <b>Holvi Business Debit Mastercard (virtual)</b>  | 1 included                                                 | 1 included                                                 | 1 included                                                 | 1 included                                                 | 1 included                     |
| <b>Additional cards (virtual)</b>                 | €3 per month per card                                      | €2 per month per card                                      | €2 per month per card                                      | €2 per month per card                                      | €3 per month per card          |
| <b>Custom card spending limits</b>                | Included                                                   |                                                            |                                                            |                                                            |                                |

|                                                                          |                              |                              |                              |                              |                                |
|--------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|--------------------------------|
| <b>Replacement card (physical)</b>                                       | €5 per card (one-time fee)   | €5 per card (one-time fee)   | €5 per card (one-time fee)   | €5 per card (one-time fee)   | €5 per card (one-time fee)     |
| <b>ATM usage (Cash withdrawals)</b>                                      | 2.5% of withdrawal amount    | 2% of withdrawal amount      | 2% of withdrawal amount      | 2% of withdrawal amount      | 2.5% of withdrawal amount      |
| <b>Foreign exchange fee</b>                                              | 2% of the transaction amount | 2% of the transaction amount | 2% of the transaction amount | 2% of the transaction amount | 2.5% of the transaction amount |
| <b>Chargeback fee (only where chargeback is declined by Mastercard®)</b> | €10 per chargeback           | €10 per chargeback           | €10 per chargeback           | €10 per chargeback           | €10 per chargeback             |
| <b>Card labels</b>                                                       | Included                     | Included                     | Included                     | Included                     | Included                       |
| <b>Instant card lock and unlock</b>                                      | Included                     | Included                     | Included                     | Included                     | Included                       |
| <b>Apple Pay and Google Pay</b>                                          | Included                     | Included                     | Included                     | Included                     | Included                       |
| <b>Account management</b>                                                | <b>Holvi Lite</b>            | <b>Holvi Pro</b>             | <b>Holvi Zen</b>             | <b>Holvi Zen+</b>            | <b>Holvi Flex</b>              |
| <b>Multiple users</b>                                                    | Included                     | Included                     | Included                     | Included                     | Not included                   |
| <b>Instant top-up</b>                                                    | 2.5% per payment             | 2% per payment               | 2% per payment               | 2% per payment               | 2.5% per payment               |

<sup>\*2</sup> "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."

| <b>Business credit</b>                 | <b>Holvi Lite</b> | <b>Holvi Pro</b>                                                                                      | <b>Holvi Zen</b> | <b>Holvi Zen+</b>                                                                                     | <b>Holvi Flex</b> |
|----------------------------------------|-------------------|-------------------------------------------------------------------------------------------------------|------------------|-------------------------------------------------------------------------------------------------------|-------------------|
| <b>Business credit line &amp; card</b> | Not included      | By application, plans start from €0 per month                                                         | Not included     | By application, plans start from €0 per month                                                         | Not included      |
| <b>Holvi Business Credit Card</b>      | <b>Holvi Lite</b> | <b>Holvi Pro</b>                                                                                      | <b>Holvi Zen</b> | <b>Holvi Zen+</b>                                                                                     | <b>Holvi Flex</b> |
| <b>Monthly credit line fee</b>         | Not included      | 0 instalment: €0<br>1 instalment: €0<br>3 instalments: €3<br>6 instalments: €6<br>12 instalments: €12 | Not included     | 0 instalment: €0<br>1 instalment: €0<br>3 instalments: €3<br>6 instalments: €6<br>12 instalments: €12 | Not included      |
| <b>Interest rate</b>                   | 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)                                          | Not included      |
| <b>Holvi Business Credit Card</b>      | Not included      | 1 virtual card included<br>1 physical card included                                                   | Not included     | 1 virtual card included<br>1 physical card included                                                   | Not included      |
| <b>Additional cards</b>                | Not included      | €2 per month per virtual card<br>€3 per month                                                         | Not included     | €2 per month per virtual card<br>€3 per month                                                         | Not included      |

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|                                                                                          |              | per physical card            |              | per physical card            |              |
|------------------------------------------------------------------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|
| <b>Replacement card (physical)</b>                                                       | Not included | €10 per card (one-time fee)  | Not included | €10 per card (one-time fee)  | Not included |
| <b>Card payments (in EUR)</b>                                                            | Not included | Included                     | Not included | Included                     | Not included |
| <b>ATM usage (Cash withdrawals with physical card, if enabled)</b>                       | Not included | 2% of withdrawal amount      | Not included | 2% of withdrawal amount      | Not included |
| <b>Foreign exchange fee</b>                                                              | Not included | 2% of the transaction amount | Not included | 2% of the transaction amount | Not included |
| <b>Instant card lock and unlock</b>                                                      | Not included | Included                     | Not included | Included                     | Not included |
| <b>Apple Pay and Google Pay</b>                                                          | Not included | Included                     | Not included | Included                     | Not included |
| <b>Overdrawing the credit line</b>                                                       | Not included | €10                          | Not included | €10                          | Not included |
| <b>Agreement on a repayment holiday or deferral period, making a repayment agreement</b> | Not included | €10                          | Not included | €10                          | Not included |
| <b>Changing the repayment schedule</b>                                                   | Not included | €10                          | Not included | €10                          | Not included |
| <b>Changing the credit limit</b>                                                         | Not included | €10                          | Not included | €10                          | Not included |

|                                                              |              |                            |              |                            |              |
|--------------------------------------------------------------|--------------|----------------------------|--------------|----------------------------|--------------|
| <b>Reimbursement of an overpayment</b>                       | Not included | €45                        | Not included | €45                        | Not included |
| <b>Closing a credit line by Holvi</b>                        | Not included | €10                        | Not included | €10                        | Not included |
| <b>Delivery of the payment plan for a closed credit line</b> | Not included | €25                        | Not included | €25                        | Not included |
| <b>Other admin tasks</b>                                     | Not included | €25 per hour (min. 1 hour) | Not included | €25 per hour (min. 1 hour) | Not included |

**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 any reason.

**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 in a non-EUR denominated 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 time 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+   | Holvi Flex |
|-----------------------------|--------------|--------------|--------------|--------------|------------|
| <b>Bank Connection</b>      | €6 per month | €6 per month | Not included | Not included | Included   |
| <b>Selected Connections</b> | Not included | Included     | Not included | Not included | Included   |
| <b>Other Connections</b>    | Included     | Included     | Included     | Included     | Included   |

### Connections with our Partners

Please note that the fees listed in this Fee Schedule for the various connections offered in cooperation with a Partner are charged by Holvi and not by the Partner. From time to time, Holvi may, in collaboration with a Partner, waive such fees as part of a promotional offer. Any such waiver is subject to Holvi's sole discretion.

## Invoicing & sales

| Invoicing & sales                      | Holvi Lite   | Holvi Pro                                                                 | Holvi Zen                                                                 | Holvi Zen+                                                                | Holvi Flex   |
|----------------------------------------|--------------|---------------------------------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------------------------------------|--------------|
| <b>Create, send and track invoices</b> | Not included | Included                                                                  | Included                                                                  | Included                                                                  | Not included |
| <b>E-invoice sending</b>               | Not included | 500 transactions per month included<br><br>€0.50 per additional e-invoice | 500 transactions per month included<br><br>€0.50 per additional e-invoice | 500 transactions per month included<br><br>€0.50 per additional e-invoice | Not included |
| <b>E-invoice receiving</b>             | Not included | 500 transactions                                                          | 500 transactions                                                          | 500 transactions                                                          | Not included |

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

## Business insights

|                          |                   |                  |                  |                   |                   |
|--------------------------|-------------------|------------------|------------------|-------------------|-------------------|
| <b>Business insights</b> | <b>Holvi Lite</b> | <b>Holvi Pro</b> | <b>Holvi Zen</b> | <b>Holvi Zen+</b> | <b>Holvi Flex</b> |
| <b>Cashflow forecast</b> | Included          | Included         | Included         | Included          | Not included      |

## HOLVI

|                                                   |              |          |          |          |              |
|---------------------------------------------------|--------------|----------|----------|----------|--------------|
| <b>Income, expenses, profit and VAT summaries</b> | Included     | Included | Included | Included | Not included |
| <b>VAT balance calculator</b>                     | Not included | Included | Included | Included | Not included |
| <b>Daily and weekly business reports</b>          | Included     | Included | Included | Included | Not included |
| <b>Email, push and SMS notifications</b>          | Included     | Included | Included | Included | Included     |

## Expense management

|                                                                          |                   |                  |                  |                   |                   |
|--------------------------------------------------------------------------|-------------------|------------------|------------------|-------------------|-------------------|
| <b>Expense management</b>                                                | <b>Holvi Lite</b> | <b>Holvi Pro</b> | <b>Holvi Zen</b> | <b>Holvi Zen+</b> | <b>Holvi Flex</b> |
| <b>Receipt scanning and storing</b>                                      | Included          | Included         | Included         | Included          | Not included      |
| <b>Bookkeeping preparation</b><br><b>Categories, VAT rates and notes</b> | Included          | Included         | Included         | Included          | Not included      |
| <b>Expense claims</b>                                                    | Included          | Included         | Not included     | Included          | Not included      |
| <b>Payroll services</b>                                                  | <b>Holvi Lite</b> | <b>Holvi Pro</b> | <b>Holvi Zen</b> | <b>Holvi Zen+</b> | <b>Holvi Flex</b> |

## HOLVI

|                                                                                                                                                  |                                                                                                              |                                                                                                              |                                                                                                                   |                                                                                                              |              |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------|
| <b>Salary integration for basic payroll</b>                                                                                                      | Included                                                                                                     | Included                                                                                                     | Included                                                                                                          | Included                                                                                                     | Not 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<br><br>Over 10 paid salaries per month: €10 per salary paid | Up to 10 paid salaries per month: €15 per salary<br><br>Over 10 paid salaries per month: €10 per salary paid | Up to 10 paid salaries per month: €15 per salary paid<br><br>Over 10 paid salaries per month: €10 per salary paid | Up to 10 paid salaries per month: €15 per salary<br><br>Over 10 paid salaries per month: €10 per salary paid | Not included |

## Bookkeeping & reports

| <b>Bookkeeping &amp; reports</b>                           | <b>Holvi Lite</b> | <b>Holvi Pro</b> | <b>Holvi Zen</b> | <b>Holvi Zen+</b> | <b>Holvi Flex</b> |
|------------------------------------------------------------|-------------------|------------------|------------------|-------------------|-------------------|
| <b>Smart transaction filters for easy bookkeeping prep</b> | Included          | Included         | Included         | Included          | Not included      |
| <b>Add non-Holvi transactions</b>                          | Not included      | Included         | Included         | Included          | Not included      |
| <b>Bookkeeping reports</b>                                 | Included          | Included         | Included         | Included          | Not included      |
| <b>Advanced reports and exports</b>                        | Not included      | Included         | Included         | Included          | Not included      |

## Accounting services

| Accounting services                | Holvi Lite   | Holvi Pro    | Holvi Zen    | Holvi Zen+   | Holvi Flex   |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|
| <b>Certified accountant</b>        | Not included | Not included | Included     | Included     | Not included |
| <b>Dedicated accounting team</b>   | Not included | Not included | Not included | Included     | Not included |
| <b>Monthly VAT declaration</b>     | Not included | Not included | Included     | Included     | Not included |
| <b>Monthly VAT payment</b>         | Not included | Not included | Included     | Not included | Not included |
| <b>Monthly prepayment guidance</b> | Not included | Not included | Included     | Included     | Not included |
| <b>Annual tax return</b>           | Not included | Not included | Included     | €99 per year | Not included |
| <b>Annual financial statement</b>  | Not included | Not included | Not included | €99 per year | Not included |

## Customer care

| Customer care                      | Holvi Lite | Holvi Pro | Holvi Zen | Holvi Zen+ | Holvi Flex |
|------------------------------------|------------|-----------|-----------|------------|------------|
| <b>Messaging support and email</b> | Included   |           |           |            |            |
| <b>Phone support</b>               | Included   |           |           |            |            |
| <b>24/7 virtual assistant</b>      | Included   |           |           |            |            |

|                             |              |              |          |          |              |
|-----------------------------|--------------|--------------|----------|----------|--------------|
| <b>Help Centre</b>          | Included     |              |          |          |              |
| <b>Personal tax support</b> | Not included | Not included | Included | Included | Not 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+   | Holvi Flex     |
|--------------------------------------------------------------------------|-----------------|----------------|---------------|--------------|----------------|
| <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 request |                |               |              |                |
| <b>Valid refusal of direct debit due to insufficient funds</b>           | €5 per payment  |                |               |              |                |
| <b>Inactivity Fee</b>                                                    | Not included    | Not included   | Not included  | Not included | €4.50          |
| <b>Additional administrative work<sup>*3</sup></b>                       | Not applicable  | Not applicable | €104 per hour | €79 per hour | Not applicable |

|                            |                            |
|----------------------------|----------------------------|
| Other administrative tasks | €25 per hour (min. 1 hour) |
|----------------------------|----------------------------|

<sup>\*3</sup> This fee is charged by either our Partner or us, if tax related documents or other documents required for the provision of our accounting service are submitted with delay by the Customer.

## When your Holvi account isn't active

We charge an inactivity fee if your account is unused for prolonged time-periods - meaning you don't make any SEPA payments or card transactions within a period of 30 calendar days. If you're a new customer, we might waive this fee as part of a promotion. But please note: if you switch to a different plan during the promotional period, the waiver will no longer apply.

## 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](http://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.

Partner: Refers to an external company with which Holvi has entered into a formal cooperation agreement to enable and support different connection services, such as integrations with accounting software or financial infrastructure. These partners may provide access to data, automation features, or technical connectivity that enhances Holvi's services. Fees related to such integrations may be charged by Holvi, as specified in this Fee Schedule, and/or directly by the Partner according to their own pricing terms.

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.