

# Holvi Fee Schedule for Associations (FI)

Version: 1.6

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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	
Holvi Pro	€15 per month
Holvi Flex	€0

## Business banking & cards

Payment Account	Holvi Pro	Holvi Flex
Payment Accounts with FI IBANs	5 included	1 included
Additional Payment Accounts with FI IBAN	€1 per month	€2 per month
BIC/SWIFT	Included	
Transfers & Direct Debits	Holvi Pro	Holvi Flex
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	500 transactions per month included €0.25 per additional transaction	Not included €0.25 per additional transaction
SWIFT Transfers in and out	€6 per inbound and outbound transfer* <sup>1</sup>	
Foreign exchange fee for SWIFT transfers	2% of the transaction amount	2.5% of the transaction amount
Holvi Business Debit Card	Holvi Pro	Holvi Flex

## HOLVI

<b>Holvi Business Debit Mastercard® (physical)</b>	3 included	Not included
<b>Additional cards (physical)</b>	€3 per month per card	€3 per month per card
<b>Holvi Business Debit Mastercard® (virtual)</b>	10 included	1 included
<b>Additional cards (virtual)</b>	€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)
<b>ATM usage (Cash withdrawals)</b>	2% of withdrawal amount	2.5% of withdrawal amount
<b>Foreign exchange fee</b>	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
<b>Card labels</b>	Included	Included
<b>Instant card lock and unlock</b>	Included	Included
<b>Apple Pay® and Google Pay™</b>	Included	Included
<b>Account management</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Multiple users</b>	Included	3 users
<b>Instant top-up</b>	2% per payment	2.5% 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."*

**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 Pro	Holvi Flex
Bank Connection	€6 per month	€6 per month
Selected Connections	Included	Included
Other Connections	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 Pro	Holvi Flex
<b>Create, send and track invoices</b>	Included	Not included
<b>E-invoice sending</b>	500 transactions per month included 0.50€ per additional e-invoice	Not included
<b>E-invoice receiving</b>	500 transactions per month included 0.50€ per additional e-invoice	Not included
<b>Payment reconciliation (automatically match incoming payments with your invoices)</b>	Included	Not included
<b>Contact list for managing invoicing details</b>	Included	Not included
<b>Inventory management</b>	Included	Not included
<b>Online store</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Online sales collection (inbound payments)</b>	2.50% transaction fee	Not included
<b>Online store tracking</b>	Included	Not included

## Business insights

<b>Business insights</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Cashflow forecast</b>	Included	Not included
<b>Income, expenses, profit and VAT summaries</b>	Included	Not included
<b>VAT balance calculator</b>	Included	Not included
<b>Daily and weekly business reports</b>	Included	Not included
<b>Email, push and SMS notifications</b>	Included	Included

## Expense management

<b>Expense management</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Receipt scanning and storing</b>	Included	Not included
<b>Bookkeeping preparation (categories, VAT rates and notes)</b>	Included	Not included
<b>Expense claims</b>	Included	Not included
<b>Payroll services</b>	<b>Holvi Pro</b>	<b>Holvi Flex</b>
<b>Salary integration for basic payroll</b>	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 paid  Over 10 paid salaries per month: €10 per salary paid	Not included
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## Bookkeeping & reports

Bookkeeping & reports	Holvi Pro	Holvi Flex
<b>Smart transaction filters for easy bookkeeping prep</b>	Included	Not included
<b>Add non-Holvi transactions</b>	Included	Not included
<b>Bookkeeping reports</b>	Included	Not included
<b>Advanced reports and exports</b>	Included	Not included
<b>Export account information via Dropbox</b>	Included	Not included

## Customer care

Customer care	Holvi Pro	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	

## 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 Pro	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 recall	
<b>Valid refusal of direct debit due to insufficient funds</b>	€5 per payment	
<b>Inactivity Fee</b>	Not included	
<b>Other administrative tasks</b>	€25 per hour (min. 1 hour)	

### 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

**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.

**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.