Holvi Fee Schedule for Eurozone

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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	€1 per month
BIC/SWIFT codes	Included	
Transfers & Direct Debits	**Holvi Lite**	**Holvi Pro**
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	100 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	€1 per inbound and outbound transfer[*2]	

Foreign exchange fee for Payment Account transfers	1% 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)
Express card delivery (physical)	€35 per card (one-time fee)	€35 per card (one-time fee)
ATM usage (Cash withdrawals)	2.5% of withdrawal amount	2% of withdrawal amount
Foreign exchange fee for card transactions	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
Inbox	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
Messaging support and email	Included	
Phone support	Included	
24/7 virtual assistant	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

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.

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.