Holvi Fee Schedule for Finland

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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	Monthly subscription plans	Annual subscription plans
Holvi Lite	€12 per month (VAT excluded) *Effective from 01 September 2026*	€9 per month (VAT excluded)
Holvi Pro	€18 per month (VAT excluded) *Effective from 01 September 2026*	€15 per month (VAT excluded)
Holvi Zen	€79 per month (VAT excluded)	Not available
Holvi Zen+	€99 per month (VAT excluded)	Not available
Holvi Flex	€0 per month (VAT excluded)	Not available

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) & Direct Debit (SDD)	100 transactions per month included €0.25 per additional transaction	500 transactions per month included €0.25 per additional transaction	500 transactions per month included €0.25 per additional transaction	30 transactions per month included €0.25 per additional transaction	Not included €0.25 per transaction
SWIFT Transfers in and out	€1 per inbound and outbound transfer[*1]				
Foreign exchange fee for Payment Account transfers	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Holvi Business Debit Card	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Holvi Business Debit Mastercard (physical)	1 included	3 included	3 included	3 included	Not included
Additional cards (physical)	€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
Holvi Business Debit Mastercard (virtual)	1 included	1 included	1 included	1 included	1 included
Additional cards (virtual)	€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

Custom card spending limits	Included				
Replacement card (physical)	€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)
Express card delivery (physical)	€35 per card (one-time fee)	€35 per card (one-time fee)	€35 per card (one-time fee)	€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	2% of withdrawal amount	2% of withdrawal amount	2.5% of withdrawal amount
Foreign exchange fee for card transactions	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
Chargeback fee (only where chargeback is declined by Mastercard®)	€10 per chargeback	€10 per chargeback	€10 per chargeback	€10 per chargeback	€10 per chargeback
Card labels	Included	Included	Included	Included	Included
Instant card lock and unlock	Included	Included	Included	Included	Included
Apple Pay and Google Pay	Included	Included	Included	Included	Included
Account management	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Multiple users	Included	Included	Included	Included	Not included
Instant top-up	2.5% per payment	2% per payment	2% per payment	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."*

Business credit	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Business credit line & card	By application, plans start from €0 per month	By application, plans start from €0 per month	Not included	By application, plans start from €0 per month	By application, plans start from €0 per month
Credit Line withdrawal fee (does not apply to credit card payments)	2% of the transaction amount	2% of the transaction amount	Not included	2% of the transaction amount	2% of the transaction amount
Holvi Business Credit Card	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Monthly credit line fee for credit applications received before 29.01.2026	Not included	Full repayment by month-end: €0 1 instalment: €0 3 instalments: €3 6 instalments: €6	Not included	Full repayment by month-end: €0 1 instalment: €0 3 instalments: €3 6 instalments: €6 12 instalments: €12	Not included

		12 instalments: €12			
Monthly credit line fee for credit applications received after 29.01.2026	No monthly credit line fee applies	No monthly credit line fee applies	Not included	No monthly credit line fee applies	No monthly credit line fee applies
Interest rate for credit applications received before 29.01.2026	Not included	16% p.a. (does not apply to full repayment by month-end)	Not included	16% p.a. (does not apply to full repayment by month-end)	Not included
Interest rate for credit applications received after 29.01.2026	18% p.a. (does not apply to full repayment by month-end)	18% p.a. (does not apply to full repayment by month-end)	Not included	18% p.a. (does not apply to full repayment by month-end)	18% p.a. (does not apply to full repayment by month-end)
Holvi Business Credit Card	1 virtual card included 1 physical card included	1 virtual card included 1 physical card included	Not included	1 virtual card included 1 physical card included	1 virtual card included 1 physical card included
Additional cards	€2 per month per virtual card €3 per month per physical card	€2 per month per virtual card €3 per month per physical card	Not included	€2 per month per virtual card €3 per month per physical card	€2 per month per virtual card €3 per month per physical card
Replacement card (physical)	€10 per card (one-time fee)	€10 per card (one-time fee)	Not included	€10 per card (one-time fee)	€10 per card (one-time fee)

Card payments (in EUR)	Included	Included	Not included	Included	Included
Foreign exchange fee	2% of the transaction amount	2% of the transaction amount	Not included	2% of the transaction amount	2% of the transaction amount
Instant card lock and unlock	Included	Included	Not included	Included	Included
Apple Pay and Google Pay	Included	Included	Not included	Included	Included
Overdrawing the credit line	€10	€10	Not included	€10	€10
Agreement on a repayment holiday or deferral period, making a repayment agreement	€10	€10	Not included	€10	€10
Changing the repayment schedule	€10	€10	Not included	€10	€10
Changing the credit limit	€10	€10	Not included	€10	€10
Reimbursement of an overpayment	€45	€45	Not included	€45	€45
Closing a credit line by Holvi	€10	€10	Not included	€10	€10
Delivery of the payment plan for a closed credit line	€25	€25	Not included	€25	€25

Other admin tasks	€25 per hour (min. 1 hour)	€25 per hour (min. 1 hour)	Not included	€25 per hour (min. 1 hour)	€25 per hour (min. 1 hour)

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
Bank Connection[2]	€6 per month	€6 per month	Not included	Not included	€6 per month
Selected Connections	Not included	Included	Not included	Not included	Included

Other Connections	Included	Included	Included	Included	Included

[*2] *The Bank Connection is included for Holvi Pro and Holvi Flex Customers who have registered through a Distribution Partner*.

Connections with our Integration Partners

Please note that the fees listed in this Fee Schedule for the various connections offered in cooperation with an Integration Partner are charged by Holvi and not by the Integration Partner. From time to time, Holvi may, in collaboration with an Integration 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
Create, send and track invoices	Not included	Included	Included	Included	Not included
E-invoice sending	Not included	500 transactions per month included €0.50 per additional e-invoice	500 transactions per month included €0.50 per additional e-invoice	500 transactions per month included €0.50 per additional e-invoice	Not included
E-invoice receiving	Not included	500 transactions per month included 0.50€ per additional e-invoice	500 transactions per month included 0.50€ per additional e-invoice	500 transactions per month included 0.50€ per additional e-invoice	Not included
Payment reconciliation (automatically match incoming	Not included	Included	Included	Included	Not included

payments with your invoices)					
Contact list for managing invoicing details	Not included	Included	Included	Included	Not included
Inventory management	Not included	Included	Included	Included	Not included
Online store	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Online store	Included	Included	Included	Included	Not included
Online sales collection (inbound payments)	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee	Not included
Online store tracking	Included	Included	Included	Included	Not included

Business insights

Business insights	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Cashflow forecast	Included	Included	Included	Included	Not included
Income, expenses, profit and VAT summaries	Included	Included	Included	Included	Not included
VAT balance calculator	Not included	Included	Included	Included	Not included

Daily and weekly business reports	Included	Included	Included	Included	Not included
Email, push and SMS notifications	Included	Included	Included	Included	Included

Expense management

Expense management	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Receipt scanning and storing	Included	Included	Included	Included	Not included
Inbox	Included	Included	Included	Included	Not included
Bookkeeping preparation **Categories, VAT rates and notes**	Included	Included	Included	Included	Not included
Expense claims	Included	Included	Not included	Included	Not included
Payroll services	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Salary integration for basic payroll	Included	Included	Included	Included	Not included
Fee for salary integration (integration provided by Palkkaus.fi and	Up to 10 paid salaries per month: €15 per salary	Up to 10 paid salaries per month: €15 per salary	Up to 10 paid salaries per month: €15 per salary paid	Up to 10 paid salaries per month: €15 per salary	Not included

charged by Holvi, please contact Palkkaus.fi for further information)	Over 10 paid salaries per month: €10 per salary paid	Over 10 paid salaries per month: €10 per salary paid	Over 10 paid salaries per month: €10 per salary paid	Over 10 paid salaries per month: €10 per salary paid	

Bookkeeping & reports

Bookkeeping & reports	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Smart transaction filters for easy bookkeeping prep	Included	Included	Included	Included	Not included
Add non-Holvi transactions	Not included	Included	Included	Included	Not included
Bookkeeping reports	Included	Included	Included	Included	Not included
Advanced reports and exports	Not included	Included	Included	Included	Not included

Accounting services

Accounting services	**Holvi Lite**	**Holvi Pro**	**Holvi Zen**	**Holvi Zen+**	**Holvi Flex**
Certified accountant	Not included	Not included	Included	Included	Not included

Dedicated accounting team	Not included	Not included	Not included	Included	Not included
Monthly VAT declaration	Not included	Not included	Included	Included	Not included
Monthly VAT payment	Not included	Not included	Included	Not included	Not included
Monthly prepayment guidance	Not included	Not included	Included	Included	Not included
Annual tax return	Not included	Not included	Included	€99 per year	Not included
Annual financial statement	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
Messaging support and email	Included				
Phone support	Included				
24/7 virtual assistant	Included				
Help Centre	Included				
Personal tax support	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
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				
Inactivity Fee	Not included	Not included	Not included	Not included	€4.50
Additional administrative work[*3]	Not applicable	Not applicable	€104 per hour	€79 per hour	Not applicable
Other administrative tasks	€25 per hour (min. 1 hour)				

[*3] *This fee is charged by either our Accounting 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. However, this inactivity fee is automatically waived for the first three months after your account is opened.

Glossary

Accounting Partner: Refers to an external company with which Holvi has entered into a formal cooperation agreement to provide accounting and payroll services to Holvi customers.

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.

Distribution Partner: Refers to an external company with which Holvi has entered into a formal cooperation agreement to promote Holvi Services. Fees charged for Holvi Services under this cooperation may differ from Holvi's standard fees as set out in this Fee Schedule. All fees are determined and charged exclusively by Holvi, and the Distribution Partner is not permitted to modify the Fee Schedule or collect payments related to Holvi Services from customers.

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.

Integration 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 Integration Partner according to their own pricing terms.

Salary Payment: Consists of the employee's income, bonuses, expenses and other salary-related items.

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.