Holvi Fee Schedule for Finland Select

Version: 1.2
Last update: 25. November, 2026

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

Holvi Fee Schedule for Finland Select 1
- Holvi plans 2
- Business banking & cards 2
- Connections 5
- Business insights 6
- Expense management 6
- Bookkeeping & reports 7
- Customer care 7
- Administrative Fees 7
- Glossary 8

Holvi plans

Holvi plans	
Holvi Select	€0

Business banking & cards

Payment Account	Holvi Select
Payment Accounts with FI IBANs	3 included
Additional Payment Accounts with FI IBANs	€3 per month
BIC/SWIFT codes	Included
Transfers & Direct Debits	**Holvi Select**
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	€0.10 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
Holvi Business Debit Card	**Holvi Select**
Holvi Business Debit Mastercard	€3 per physical card per month €1 per virtual card per month
Custom card spending limits	Included
Replacement card (physical)	€5 per card (one-time fee)

Express card delivery (physical)	€35 per card (one-time fee)
ATM usage (Cash withdrawals)	2.25% of withdrawal amount
Foreign exchange fee for card transactions	2.25% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®)	€10 per chargeback
Card labels	Included
Instant card lock and unlock	Included
Apple Pay and Google Pay	Included
Account management	**Holvi Select**
Multiple users	Included
Instant top-up	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 Select**
Business credit line & card	By application, plans start from €0 per month
Credit Line withdrawal free (does not apply to credit card payments)	2% of the transaction amount
Holvi Business Credit Card	**Holvi Select**

Monthly credit line fee	No monthly credit line fee applies
Interest rate	18% p.a. (does not apply to full repayment by month-end)
Interest rate for charge card (full repayment by month-end)	1.5% per month
Holvi Business Credit Card	30 virtual cards included 30 physical cards included
Additional cards	€1 per virtual card per month €3 per physical card per month
Replacement card (physical)	€10 per card (one-time fee)
Card payments (in EUR)	Included
Foreign exchange fee	2% of the transaction amount
Instant card lock and unlock	Included
Apple Pay and Google Pay	Included
Overdrawing the credit line	€10
Agreement on a repayment holiday or deferral period, making a repayment agreement	€10
Changing the repayment schedule	€10
Changing the credit limit	€10
Reimbursement of an overpayment	€45
Closing a credit line by Holvi	€10

Delivery of the payment plan for a closed credit line	€25
Other admin tasks	€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 Select
Bank Connection	Included

Selected Connections	Included
Other Connections	Included

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.

Business insights

Business insights	Holvi Select
Cashflow forecast	Included
Income, expenses, profit and VAT summaries	Included
VAT balance calculator	Included
Daily and weekly business reports	Included
Email, push and SMS notifications	Included

Expense management

Expense management	Holvi Select
Receipt scanning and storing	Included
Inbox	Included

Bookkeeping preparation **Categories, VAT rates and notes**	Included
Expense claims	Included

Bookkeeping & reports

Bookkeeping & reports	**Holvi Select**
Smart transaction filters for easy bookkeeping prep	Included
Add non-Holvi transactions	Included
Bookkeeping reports	Included
Advanced reports and exports	Included

Customer care

Customer care	**Holvi Select**
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 Select
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	€4.50
Other administrative tasks	€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. However, this inactivity fee is automatically waived for the first three months after your account is opened.

Glossary

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.

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.

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.