Holvi Fee Schedule for Associations (FI)

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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	€1 per inbound and outbound transfer*1	
Foreign exchange fee for Payment Account transfers	1% of the transaction amount	1% of the transaction amount
Holvi Business Debit Card	**Holvi Pro**	**Holvi Flex**

Holvi Business Debit Mastercard® (physical)	3 included	Not included
Additional cards (physical)	€3 per month per card	€3 per month per card
Holvi Business Debit Mastercard® (virtual)	10 included	1 included
Additional cards (virtual)	€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)
Express card delivery (physical)	€35 per card (one-time fee)	€35 per card (one-time fee)
ATM usage (Cash withdrawals)	2% of withdrawal amount	2.5% of withdrawal amount
Foreign exchange fee for card transactions	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
Card labels	Included	Included
Instant card lock and unlock	Included	Included
Apple Pay® and Google Pay™	Included	Included
Account management	**Holvi Pro**	**Holvi Flex**

Multiple users	Included	3 users
Instant top-up	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[2]	€6 per month	€6 per month

Selected Connections	Included	Included
Other Connections	Included	Included

*[2] *The Bank Connection is included for 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 Pro	Holvi Flex
Create, send and track invoices	Included	Not included
E-invoice sending	500 transactions per month included 0.50€ per additional e-invoice	Not included
E-invoice receiving	500 transactions per month included 0.50€ per additional e-invoice	Not included
Payment reconciliation (automatically match incoming payments with your invoices)	Included	Not included
Contact list for managing invoicing details	Included	Not included
Inventory management	Included	Not included

Online store	Holvi Pro	Holvi Flex
Online sales collection (inbound payments)	2.50% transaction fee	Not included
Online store tracking	Included	Not included

Business insights

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

Expense management

Expense management	Holvi Pro	Holvi Flex
Receipt scanning and storing	Included	Not included
Inbox	Included	Not included

Bookkeeping preparation (categories, VAT rates and notes)	Included	Not included
Expense claims	Included	Not included
Payroll services	**Holvi Pro**	**Holvi Flex**
Salary integration for basic payroll	Included	Not included
Fee for salary integration (integration provided by Palkkaus.fi and charged by Holvi, please contact Palkkaus.fi for further information)	Up to 10 paid salaries per month: €15 per salary paid Over 10 paid salaries per month: €10 per salary paid	Not included

Bookkeeping & reports

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

Customer care

Customer care	Holvi Pro	Holvi Flex
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 Pro	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 recall	
Valid refusal of direct debit due to insufficient funds	€5 per payment	
Inactivity Fee	Not included	€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 or SWIFT 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

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.

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.

Holvi Website: Our website, www.holvi.com.

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.