

Fee Schedule EuroZone Holvi Lite

Appendix to Pricing Terms Holvi Payment Services Ltd Last Update: 8 February 2021 Applicable from: 8 February 2021 Version 1.0

Holvi Subscription Plan	Holvi Lite	
Who can use it	Applicable to business customers who register with a Business address in Austria, Belgium, Estonia, France, Italy, Ireland and Netherlands	
Monthly Fee	6€	
Account Management		
Holvi business account	Included	
E-Mail, SMS or push notifications	Included	
Additional users	Included	
Mobile app	Included	
Spend categorisation		
Expenses Tracking View	Included	
Receipts scanning & storing	Included	
Transaction categorisation	Included	
Accounting & Tax Filing		
Add not-on-Holvi transactions to the account information	_	
Detailed view of VAT on sales and purchases	_	
Data export for tax filing		
Account Statement	Included	
Data export (Dropbox)	Included	
Download specialised reports (income statement, invoicing and VAT reports (pdf, csv)	-	
General ledger and accounting journal reports	Included	



Invoicing	
Create and send invoices	-
Customer list for managing customers' invoicing details	-
Payment reconciliation (automatically match incoming payments with your invoices)	-
E-invoice sending	-
Business Insights	
Profit & Loss / VAT Balance view	Included
Financial forecast	Included
Income / Expenses / Profit / VAT summary	Included
Transfers & Debits	
SEPA Credit Transfer (SCT)	500 transactions per month included (0.25€ per additional transaction)
SEPA Direct Debit (SDD)	500 transactions per month included (0.25€ per additional transaction)
Holvi Business Debit Mastercard® ¹	
Holvi Business Debit Mastercard	1 Included
Monthly fee for additional card	3.00 € per month per card ²
Replacement card	5.00 € per card (one time fee)
Card payments (in European currencies)	Included
Card ATM ³ usage (Cash withdrawals)	2.50% of the withdrawal amount
Card Foreign usage ⁴	Exchange fee 2.00% of the transaction amount
Chargeback fee (only where chargeback is declined by $\ensuremath{Mastercard}\ensuremath{\mathbb{B}}\ensuremath{)}^{5}$	10.00 € per chargeback
Blocking or unblocking card	Included
Administrative fees	
Payment reminder (first payment reminder will not incur any cost)	€5.00 per reminder
Holvi Business Mastercard® express delivery: approx. 1-3 business days	Not available yet
Recall - wrong payment instruction	€15.00 per recall



Individual processing	€15.00 per request
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¹Specific <u>card terms</u> apply.

² The monthly fees for receiving and using a Holvi Business Mastercard® is billed on a monthly basis (per billing cycle) and it is not affected by a subscription change during a billing cycle. Any change will be effective in the next billing cycle.

³ Please be aware that some ATM providers charge additional fees for the use of their ATMs and some merchants add a surcharge for accepting certain types of cards. You may also be subject to merchant's terms and conditions of business when you use the Holvi Business MasterCard® and it is your responsibility to review and agree these before proceeding with a Holvi Business MasterCard® transaction.

⁴ A Holvi Business Mastercard® supports payments in multiple currencies. When the payment currency differs from your card currency - the currency used to issue your card - and the currency is not one used within the EU, Holvi charges % of the transaction amount on top of the Mastercard wholesale rate. FX fees may be charged at the time the purchase is made.

⁵ Chargeback is a demand by a card holder for a retailer to make good the loss on fraudulent or disputed transactions.

Full terms and conditions are available <u>here - Pricing Terms</u>. Please visit our <u>website</u> for further information on our fees and services.