

Fee Schedule Finland

Holvi Zen+

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 31 October 2023

Applicable from: 17 April 2023

Version 1.1

Holvi Subscription Plan	Holvi Zen+ ¹
Who can use it	Toiminimi / Entrepreneurs / Osakeyhtiöt / Limited companies
Monthly Fee	99 € + VAT
Account Management	
Holvi business account	Included
E-Mail, SMS or push notifications	Included
Additional users	Included
Mobile app	Included
Expense categorisation	
Expense tracking view	Included
Receipt scanning & storing	Included
Transaction categorisation	Included
Accounting & tax prep	
Bank connection (pankkiyhhteys)	-
Add non-Holvi transactions to your account	Included
Detailed view of VAT on sales and purchases	Included
Data export for tax filing	
Account Statement (download the account statement as PDF)	Included
Data export (Dropbox, API)	Included
Download specialised reports (income statement, invoicing, VAT, Procountor report)	Included
General ledger and accounting journal reports	Included

Accountant	
Accountant and bookkeeping	Included
Tax declaration and payment on your behalf ²	Included
Preferential customer support	Included
Invoicing	
Create and send invoices	Included
Contact list for managing customers' invoicing details	Included
Payment reconciliation (automatically match incoming payments with your invoices)	Included
E-invoice sending	500 transactions per month included (0.50€ per additional e-invoice)
E-invoice receiving	500 transactions per month included (0.50€ per additional e-invoice)
Business Insights	
Profit & Loss / VAT Balance view	Included
Balance forecast	Included
Income / Expenses / Profit / VAT summary	Included
Transfers & Debits	
SEPA Credit Transfer (SCT) & SEPA Direct Debit (SDD)	500 transactions per month included (0.25€ per additional transaction)
SWIFT Transfers (incoming and outgoing)	€6.00 per transaction
Instant top-up	2.00% per payment
Salary Integration (provided by Partner)	
Salary integration	Included
Salary integration (service provided and charged by Partner. Contact Palkkaus.fi for more details)	1.00% of gross wage, min €6.00 max €12.00.
Holvi Business Debit Mastercard³	
Holvi Business Debit Mastercard (physical)	3 Included
Additional card (physical)	€3.00 per month per card ⁴
Max. number of cards (physical)	5 cards per user
Replacement card (physical)	€5.00 per card (one-time fee)

Holvi Business Debit Mastercard (virtual)	1 Included
Additional card (virtual)	€2.00 per month per card ⁴
Max. number of cards (virtual)	10 cards per company
Card payments (in EUR)	Included
ATM usage (Cash withdrawals) ⁵	2.00% of the withdrawal amount
Foreign card usage ⁶	2.00% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®) ⁷	€10.00 per chargeback
Card locking or unlocking	Included
Administrative fees	
Payment reminder (first reminder is free)	€5.00 per reminder
Express card delivery (approx. 1 - 3 business days)	Coming soon
Recall (wrong payment instruction)	€15.00 per recall
Individual processing ⁸	€15.00 per request
Valid refusal of direct debit due to insufficient funds	€5.00 per payment
Additional administrative work ⁹	€79.00 per hour
Other administrative tasks	€25.00 per hour (min. 1 (one) hour)
Online store	
Online sales platform	Included
Collecting money from sales (inbound payments)	2.50% transaction fee

¹ Specific [Holvi Zen+ Service Terms](#) apply.

² This fee is charged by our Partner for the preparation and submission of the tax declaration to the competent tax authority.

³ Specific [Card Terms](#) apply.

⁴ 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.

⁵ 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. You may also be subject to merchant's T&Cs when using your Holvi Business MasterCard®. It is your responsibility to review and agree to these before completing a Holvi Business MasterCard® transaction.

⁶ 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](#).

⁷ A chargeback is a demand by the cardholder (you) for a retailer to cover the loss on fraudulent or disputed transactions.

⁸ Including but not limited to cancelling payments, notifying the customer of executed or refused payment transactions, tracking non-executed or incorrectly executed payment transactions, returning funds paid due to incorrect unique identifiers.

⁹ This fee is charged by our Partner or Holvi itself if tax related documents or other documents required for the provision of our accounting service are submitted with delay by the Customer.

Full terms and conditions are available [here - Pricing Terms](#). Please visit our [website](#) for further information on our fees and services.