

# Holvi Fee Schedule for Finland

Version: 1.1

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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	
Holvi Lite	€9 per month
Holvi Pro	€15 per month
Holvi Zen	€79 per month
Holvi Zen+	€99 per month

## Business banking & cards

Payment Account	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
Payment Accounts with FI IBANs	2 included	5 included	2 included	5 included
Additional Payment Accounts with FI IBANs	€1 per month with a total maximum of 10 accounts	€1 per month with a total maximum of 10 accounts	€1 per month with a total maximum of 10 accounts	€1 per month with a total maximum of 10 accounts
BIC/SWIFT codes	Included			
Transfers & Direct Debits	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	500 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	500 transactions per month included €0.25 per additional transaction

<b>SWIFT Transfers in and out</b>	€6 per inbound and outbound transfer* <sup>2</sup>			
<b>Holvi Business Debit Card</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>
<b>Holvi Business Debit Mastercard (physical)</b>	1 included	3 included	3 included	3 included
<b>Additional cards (physical)</b>	€3 per month per card	€3 per month per card	€3 per month per card	€3 per month per card
<b>Holvi Business Debit Mastercard (virtual)</b>	1 included	1 included	1 included	1 included
<b>Additional cards (virtual)</b>	€3 per month per card	€2 per month per card	€2 per month per card	€2 per month per card
<b>Custom card spending limits</b>	Included			
<b>Replacement card (physical)</b>	€5 per card (one-time fee)	€5 per card (one-time fee)	€5 per card (one-time fee)	€5 per card (one-time fee)
<b>ATM usage (Cash withdrawals)</b>	2.5% of withdrawal amount	2% of withdrawal amount	2% of withdrawal amount	2% of withdrawal amount
<b>Foreign card usage</b>	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount
<b>Chargeback fee (only where chargeback is declined by Mastercard®)</b>	€10 per chargeback	€10 per chargeback	€10 per chargeback	€10 per chargeback

<b>Card labels</b>	Included	Included	Included	Included
<b>Instant card lock and unlock</b>	Included	Included	Included	Included
<b>Apple Pay and Google Pay</b>	Included	Included	Included	Included
<b>Account management</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>
<b>Multiple users</b>	Included	Included	Included	Included
<b>Instant top-up</b>	2.5% per payment	2% per payment	2% per payment	2% per payment

<sup>\*2</sup> "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."

<b>Business credit</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>
<b>Business credit line &amp; card</b>	Not included	By application, plans start from €6 per month	Not included	By application, plans start from €6 per month
<b>Holvi Business Credit Card</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>
<b>Monthly credit line fee</b>	Not included	1 instalment: €6	Not included	1 instalment: €6

		3 instalments: €9  6 instalments: €12		3 instalments: €9  6 instalments: €12
<b>Holvi Business Credit Card</b>	Not included	1 virtual card included 1 physical card included	Not included	1 virtual card included 1 physical card included
<b>Replacement card (physical)</b>	Not included	€10 per card (one-time fee)	Not included	€10 per card (one-time fee)
<b>Card payments (in EUR)</b>	Not included	Included	Not included	Included
<b>ATM usage (Cash withdrawals with physical card, if enabled)</b>	Not included	2% of withdrawal amount	Not included	2% of withdrawal amount
<b>Foreign card usage</b>	Not included	2% of the transaction amount	Not included	2% of the transaction amount
<b>Instant card lock and unlock</b>	Not included	Included	Not included	Included
<b>Apple Pay and Google Pay</b>	Not included	Included	Not included	Included
<b>Overdrawing the credit line</b>	Not included	€10	Not included	€10
<b>Agreement on a repayment holiday or deferral period, making a repayment agreement</b>	Not included	€10	Not included	€10

<b>Changing the repayment schedule</b>	Not included	€10	Not included	€10
<b>Changing the credit limit</b>	Not included	€10	Not included	€10
<b>Reimbursement of an overpayment</b>	Not included	€45	Not included	€45
<b>Closing a credit line by Holvi</b>	Not included	€10	Not included	€10
<b>Delivery of the payment plan for a closed credit line</b>	Not included	€25	Not included	€25
<b>Other admin tasks</b>	Not included	€25 per hour (min. 1 hour)	Not included	€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 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. You may also be subject to a merchant's T&Cs when using your Holvi Business Mastercard®. It's your responsibility 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 Lite	Holvi Pro	Holvi Zen	Holvi Zen+
<b>Bank Connection</b>	€6 per month	€6 per month	Not included	Not included
<b>Selected Connections</b>	Not included	Included	Not included	Not included
<b>Other Connections</b>	Included	Included	Included	Included

## Invoicing & sales

Invoicing & sales	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
<b>Create, send and track invoices</b>	Not included	Included	Included	Included
<b>E-invoice sending</b>	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
<b>E-invoice receiving</b>	Not included	500 transactions per month included	500 transactions per month included	500 transactions per month included

		0.50€ per additional e-invoice	0.50€ per additional e-invoice	0.50€ per additional e-invoice
<b>Payment reconciliation (automatically match incoming payments with your invoices)</b>	Not included	Included	Included	Included
<b>Contact list for managing invoicing details</b>	Not included	Included	Included	Included
<b>Inventory management</b>	Not included	Included	Included	Included
<b>Online store</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>
<b>Online store</b>	Included	Included	Included	Included
<b>Online sales collection (inbound payments)</b>	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee
<b>Online store tracking</b>	Included	Included	Included	Included

## Business insights

<b>Business insights</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>
<b>Cashflow forecast</b>	Included	Included	Included	Included
<b>Income, expenses, profit and VAT summaries</b>	Included	Included	Included	Included



## HOLVI

<b>VAT balance calculator</b>	Not included	Included	Included	Included
<b>Daily and weekly business reports</b>	Included	Included	Included	Included
<b>Email, push and SMS notifications</b>	Included	Included	Included	Included

## Expense management

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

<b>Palkkaus.fi for further information)</b>	month: €10 per salary paid			month: €10 per salary paid
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## Bookkeeping & reports

Bookkeeping & reports	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
<b>Smart transaction filters for easy bookkeeping prep</b>	Included	Included	Included	Included
<b>Add non-Holvi transactions</b>	Not included	Included	Included	Included
<b>Bookkeeping reports</b>	Included	Included	Included	Included
<b>Advanced reports and exports</b>	Not included	Included	Included	Included
<b>Export account information via Dropbox</b>	Included	Included	Included	Included

## Accounting services

Accounting services	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
<b>Certified accountant</b>	Not included	Not included	Included	Included
<b>Dedicated accounting team</b>	Not included	Not included	Not included	Included

<b>Monthly VAT declaration</b>	Not included	Not included	Included	Included
<b>Monthly VAT payment</b>	Not included	Not included	Included	Not included
<b>Monthly prepayment guidance</b>	Not included	Not included	Included	Included
<b>Annual tax return</b>	Not included	Not included	Included	€99 per year
<b>Annual financial statement</b>	Not included	Not included	Not included	€99 per year

## Customer care

Customer care	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+
<b>Live chat and email support</b>	Included			
<b>24/7 Solvi chatbot [DE, FI only]</b>	Included			
<b>Help Centre</b>	Included			
<b>Personal tax support</b>	Not included	Not included	Included	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+
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			
Additional administrative work <sup>*3</sup>	Not applicable	Not applicable	€104 per hour	€79 per hour
Other administrative tasks	€25 per hour (min. 1 hour)			

<sup>\*3</sup> 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.

## Glossary

**Accounting Partner:** The accounting firm that provides accounting services for Zen and Zen+ customers.

**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](#).

**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](http://www.holvi.com).

**SEPA:** Refers to Single Euro Payments Area.

**Service Description:** The document in which the content of the Zen+ Service is described and available on Holvi Website.

**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.