

Holvi Fee Schedule for Finland Business

Version: 1.1

Last update: 16. May, 2025

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 plan

Holvi plan	
Holvi Business	€50 per month

Business banking & cards

Payment Account	Holvi Business
Payment Accounts with FI IBANs	10 included
Additional Payment Accounts with FI IBANs	€3 per month with a total maximum of 30 accounts
BIC/SWIFT codes	Included
Transfers & Direct Debits	Holvi Business
SEPA Credit Transfer (SCT) & Direct Debit (SDD)	100 transactions per month included €0.10 per additional transaction
SWIFT Transfers in and out	5 transactions per month included Then €5 per transfer ^{*2}
Foreign exchange fee for SWIFT transfers	1% of the transaction amount
Holvi Business Debit Card	Holvi Business
Holvi Business Debit Mastercard (physical)	3 included

Additional cards (physical)	€3 per month per card
Holvi Business Debit Mastercard (virtual)	1 included
Additional cards (virtual)	€3 per month per card
Custom card spending limits	Included
Replacement card (physical)	€5 per card (one-time fee)
ATM usage (Cash withdrawals)	2% of withdrawal amount
Foreign exchange fee	1% 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 Business
Multiple users	Included
Instant top-up	2% per payment

^{*2} "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 Business
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Business credit line & card	Not included
Holvi Business Credit Card	Holvi Business
Monthly credit line fee	Not included
Interest rate	Not included
Holvi Business Credit Card	Not included
Replacement card (physical)	Not included
Card payments (in EUR)	Not included
ATM usage (Cash withdrawals with physical card, if enabled)	Not included
Foreign exchange fee	Not included
Instant card lock and unlock	Not included
Apple Pay and Google Pay	Not included
Overdrawing the credit line	Not included
Agreement on a repayment holiday or deferral period, making a repayment agreement	Not included
Changing the repayment schedule	Not included
Changing the credit limit	Not included
Reimbursement of an overpayment	Not included
Closing a credit line by Holvi	Not included

Delivery of the payment plan for a closed credit line	Not included
Other admin tasks	Not included

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 specifically 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 Business
Bank Connection	Included

Selected Connections	Included
Other Connections	Included

Connections with our Partners

Please note that the fees listed in this Fee Schedule for the various connections offered in cooperation with a Partner are charged by Holvi and not by the Partner. From time to time, Holvi may, in collaboration with a 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 Business
Create, send and track invoices	Not included
E-invoice sending	Not included
E-invoice receiving	Not included
Payment reconciliation (automatically match incoming payments with your invoices)	Not included
Contact list for managing invoicing details	Included
Inventory management	Not included
Online store	Holvi Business
Online store	Not included
Online sales collection (inbound payments)	Not included

Online store tracking	Not included
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Business insights

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

Expense management

Expense management	Holvi Business
Receipt scanning and storing	Included
Bookkeeping preparation Categories, VAT rates and notes	Included
Expense claims	Not included
Payroll services	Holvi Business
Salary integration for basic payroll	Not included

Fee for salary integration (integration provided by Palkkaus.fi and charged by Holvi, please contact Palkkaus.fi for further information)	Not included
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Bookkeeping & reports

Bookkeeping & reports	Holvi Business
Smart transaction filters for easy bookkeeping prep	Included
Add non-Holvi transactions	Not included
Bookkeeping reports	Not included
Advanced reports and exports	Included

Accounting services

Accounting services	Holvi Business
Certified accountant	Not included
Dedicated accounting team	Not included
Monthly VAT declaration	Not included
Monthly VAT payment	Not included
Monthly prepayment guidance	Not included
Annual tax return	Not included

Annual financial statement	Not included
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Customer care

Customer care	Holvi Business
Live chat and email support	Included
24/7 Solvi chatbot [DE, FI only]	Included
Help Centre	Included
Personal tax support	Not 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 Business
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
Other administrative tasks	€25 per hour (min. 1 hour)

**3 This fee is charged by either our Partner or us, 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.

Salary Payment: Consists of the employee's income, bonuses, expenses and other salary-related items.

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.

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 Partner according to their own pricing terms.

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.