

# Holvi Fee Schedule for Finland

Version: 1.5

Last update: 16. June, 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

<a href="#">Holvi Fee Schedule for Finland</a>	1
Holvi plans	2
Business banking & cards	2
Connections	7
Invoicing & sales	7
Business insights	8
Expense management	9
Bookkeeping & reports	10
Accounting services	10
Customer care	11
Administrative Fees	11
Glossary	12

## Holvi plans

Holvi plans	
Holvi Lite	€9 per month
Holvi Pro	€15 per month
Holvi Zen	€79 per month
Holvi Zen+	€99 per month
Holvi Flex <sup>1</sup>	€0

<sup>\*1</sup> This subscription is currently available exclusively to new customers who sign up through our partner channels.

## Business banking & cards

Payment Account	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+	Holvi Flex
Payment Accounts with FI IBANs	2 included	5 included	2 included	5 included	1 included
Additional Payment Accounts with FI IBANs	€1 per month	€1 per month	€1 per month	€1 per month	€2 per month
BIC/SWIFT codes	Included				
Transfers & Direct Debits	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+	Holvi Flex
SEPA Credit Transfer (SCT)	500 transactions	500 transactions	500 transactions	30 transactions	Not included

## HOLVI

<b>&amp; Direct Debit (SDD)</b>	per month included  €0.25 per additional transaction	per month included  €0.25 per additional transaction	per month included  €0.25 per additional transaction	per month included  €0.25 per additional transaction	€0.25 per transaction
<b>SWIFT Transfers in and out</b>	€6 per inbound and outbound transfer* <sup>2</sup>				
<b>Foreign exchange fee for SWIFT transfers</b>	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount	2.5% of the transaction amount
<b>Holvi Business Debit Card</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>	<b>Holvi Flex</b>
<b>Holvi Business Debit Mastercard (physical)</b>	1 included	3 included	3 included	3 included	Not 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	€3 per month per card
<b>Holvi Business Debit Mastercard (virtual)</b>	1 included	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	€3 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)	€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	2.5% of withdrawal amount
<b>Foreign exchange fee</b>	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount	2.5% 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	€10 per chargeback
<b>Card labels</b>	Included	Included	Included	Included	Included
<b>Instant card lock and unlock</b>	Included	Included	Included	Included	Included
<b>Apple Pay and Google Pay</b>	Included	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>Holvi Flex</b>
<b>Multiple users</b>	Included	Included	Included	Included	Not included
<b>Instant top-up</b>	2.5% per payment	2% per payment	2% per payment	2% per payment	2.5% 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>Holvi Flex</b>
<b>Business credit line &amp; card</b>	Not included	By application, plans start from €0 per month	Not included	By application, plans start from €0 per month	Not included
<b>Holvi Business Credit Card</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>	<b>Holvi Flex</b>
<b>Monthly credit line fee</b>	Not included	0 instalment: €0 1 instalment: €0 3 instalments: €3 6 instalments: €6 12 instalments: €12	Not included	0 instalment: €0 1 instalment: €0 3 instalments: €3 6 instalments: €6 12 instalments: €12	Not included
<b>Interest rate</b>	Not included	16% (does not apply to the 0 instalment monthly credit line)	Not included	16% (does not apply to the 0 instalment monthly credit line)	Not included
<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	Not included
<b>Replacement card (physical)</b>	Not included	€10 per card (one-time fee)	Not included	€10 per card (one-time fee)	Not included

<b>Card payments (in EUR)</b>	Not included	Included	Not included	Included	Not included
<b>ATM usage (Cash withdrawals with physical card, if enabled)</b>	Not included	2% of withdrawal amount	Not included	2% of withdrawal amount	Not included
<b>Foreign exchange fee</b>	Not included	2% of the transaction amount	Not included	2% of the transaction amount	Not included
<b>Instant card lock and unlock</b>	Not included	Included	Not included	Included	Not included
<b>Apple Pay and Google Pay</b>	Not included	Included	Not included	Included	Not included
<b>Overdrawing the credit line</b>	Not included	€10	Not included	€10	Not included
<b>Agreement on a repayment holiday or deferral period, making a repayment agreement</b>	Not included	€10	Not included	€10	Not included
<b>Changing the repayment schedule</b>	Not included	€10	Not included	€10	Not included
<b>Changing the credit limit</b>	Not included	€10	Not included	€10	Not included
<b>Reimbursement of an overpayment</b>	Not included	€45	Not included	€45	Not included

<b>Closing a credit line by Holvi</b>	Not included	€10	Not included	€10	Not included
<b>Delivery of the payment plan for a closed credit line</b>	Not included	€25	Not included	€25	Not included
<b>Other admin tasks</b>	Not included	€25 per hour (min. 1 hour)	Not included	€25 per hour (min. 1 hour)	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 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 Lite	Holvi Pro	Holvi Zen	Holvi Zen+	Holvi Flex
<b>Bank Connection</b>	€6 per month	€6 per month	Not included	Not included	Included
<b>Selected Connections</b>	Not included	Included	Not included	Not included	Included
<b>Other Connections</b>	Included	Included	Included	Included	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 Lite	Holvi Pro	Holvi Zen	Holvi Zen+	Holvi Flex
<b>Create, send and track invoices</b>	Not included	Included	Included	Included	Not 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	Not included
<b>E-invoice receiving</b>	Not included	500 transactions per month included	500 transactions per month included	500 transactions per month included	Not included



## HOLVI

		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	Not included
<b>Contact list for managing invoicing details</b>	Not included	Included	Included	Included	Not included
<b>Inventory management</b>	Not included	Included	Included	Included	Not included
<b>Online store</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>	<b>Holvi Flex</b>
<b>Online store</b>	Included	Included	Included	Included	Not included
<b>Online sales collection (inbound payments)</b>	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee	2.5% transaction fee	Not included
<b>Online store tracking</b>	Included	Included	Included	Included	Not included

## Business insights

<b>Business insights</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>	<b>Holvi Flex</b>
<b>Cashflow forecast</b>	Included	Included	Included	Included	Not included

## HOLVI

<b>Income, expenses, profit and VAT summaries</b>	Included	Included	Included	Included	Not included
<b>VAT balance calculator</b>	Not included	Included	Included	Included	Not included
<b>Daily and weekly business reports</b>	Included	Included	Included	Included	Not included
<b>Email, push and SMS notifications</b>	Included	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>Holvi Flex</b>
<b>Receipt scanning and storing</b>	Included	Included	Included	Included	Not included
<b>Bookkeeping preparation</b> <b>Categories, VAT rates and notes</b>	Included	Included	Included	Included	Not included
<b>Expense claims</b>	Included	Included	Not included	Included	Not included
<b>Payroll services</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>	<b>Holvi Flex</b>

## HOLVI

<b>Salary integration for basic payroll</b>	Included	Included	Included	Included	Not included
<b>Fee for salary integration (integration provided by Palkkaus.fi and charged by Holvi, please contact Palkkaus.fi for further information)</b>	Up to 10 paid salaries per month: €15 per salary  Over 10 paid salaries per month: €10 per salary paid	Up to 10 paid salaries per month: €15 per salary  Over 10 paid salaries per month: €10 per salary paid	Up to 10 paid salaries per month: €15 per salary paid  Over 10 paid salaries per month: €10 per salary paid	Up to 10 paid salaries per month: €15 per salary  Over 10 paid salaries per month: €10 per salary paid	Not included

## Bookkeeping & reports

<b>Bookkeeping &amp; reports</b>	<b>Holvi Lite</b>	<b>Holvi Pro</b>	<b>Holvi Zen</b>	<b>Holvi Zen+</b>	<b>Holvi Flex</b>
<b>Smart transaction filters for easy bookkeeping prep</b>	Included	Included	Included	Included	Not included
<b>Add non-Holvi transactions</b>	Not included	Included	Included	Included	Not included
<b>Bookkeeping reports</b>	Included	Included	Included	Included	Not included
<b>Advanced reports and exports</b>	Not included	Included	Included	Included	Not included

## Accounting services

Accounting services	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+	Holvi Flex
<b>Certified accountant</b>	Not included	Not included	Included	Included	Not included
<b>Dedicated accounting team</b>	Not included	Not included	Not included	Included	Not included
<b>Monthly VAT declaration</b>	Not included	Not included	Included	Included	Not included
<b>Monthly VAT payment</b>	Not included	Not included	Included	Not included	Not included
<b>Monthly prepayment guidance</b>	Not included	Not included	Included	Included	Not included
<b>Annual tax return</b>	Not included	Not included	Included	€99 per year	Not included
<b>Annual financial statement</b>	Not included	Not included	Not included	€99 per year	Not included

## Customer care

Customer care	Holvi Lite	Holvi Pro	Holvi Zen	Holvi Zen+	Holvi Flex
<b>Messaging support and email</b>	Included				
<b>24/7 virtual assistant</b>	Included				
<b>Help Centre</b>	Included				

<b>Personal tax support</b>	Not included	Not included	Included	Included	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 Lite	Holvi Pro	Holvi Zen	Holvi Zen+	Holvi Flex
<b>Payment reminder (first payment reminder will not incur any cost)</b>	€5 per reminder				
<b>Recall (wrong payment instruction)</b>	€15 per recall				
<b>Individual processing</b>	€15 per request				
<b>Valid refusal of direct debit due to insufficient funds</b>	€5 per payment				
<b>Inactivity Fee</b>	Not included	Not included	Not included	Not included	€4.50
<b>Additional administrative work<sup>*3</sup></b>	Not applicable	Not applicable	€104 per hour	€79 per hour	Not applicable

Other administrative tasks	€25 per hour (min. 1 hour)
----------------------------	----------------------------

<sup>\*3</sup> 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.

## 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 payments or card transactions within a period of 30 calendar days. If you're a new customer, we might waive this fee as part of a promotion. But please note: if you switch to a different plan during the promotional period, the waiver will no longer apply.

## 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).

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.