

Fee Schedule Finland

Holvi Lite

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 9 June 2021

Applicable from: 9 June 2021

Version 1.1

Holvi Subscription Plan	Holvi Lite
Who can use it	Applicable to business customers who register with a Business address in Finland
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	
Bank connection (pankkiyhteys)	-
Add not-on-Holvi transactions to the account information	-
Detailed view of VAT on sales and purchases	-
Data export for tax filing	
Account Statement (download the account statement as PDF)	Included
Data export (Dropbox)	Included
Download specialised reports (income statement, invoicing, VAT, Procountor report)	-
General ledger and accounting journal reports	Included

Accountant	
Accountant and bookkeeping	-
Tax declaration and payment on your behalf	-
Preferential customer support	-
Invoicing	
Create and send invoices	-
Customer list for managing customers' invoicing details	-
Payment reconciliation (automatically match incoming payments with your invoices)	-
E-invoice sending	-
E-invoice receiving	-
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)
Instant Top Up	2.50% per payment
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 Mastercard®) 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
Web shop	
Web Shop	2.50% per payment
Salary integration (provided by a third party)	
Salary Integration	Included
Paying salaries integration (provided and charged by a third party, please contact support for further information.)	1% of gross wage (min. 4.00 € - max. 10.00 €)

¹ Specific [card terms](#) 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 based on the calculation of MasterCard® as the Card Network . FX fees may be charged at the time the purchase is made. For purposes of reference, please see also the Euro foreign exchange reference rates being issued by the ECB, as a reference.

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