

## Fee Schedule Finland

### Holvi Zen

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 30 June 2021

Applicable from: 30 June 2021

Version 1.2

Holvi Subscription Plan	Holvi Zen <sup>1</sup>
<b>Who can use it</b>	Toiminimi Entrepreneurs
<b>Monthly Fee</b>	<b>79 €</b>
<b>Account Management</b>	
Holvi business account	Included
E-Mail, SMS or push notifications	Included
Additional users	Included
Mobile app	Included
<b>Spend categorisation</b>	
Expenses Tracking View	Included
Receipts scanning & storing	Included
Transaction categorisation	Included
<b>Accounting &amp; tax filing</b>	
Bank connection (pankkiyhteys)	-
Add not-on-Holvi transactions to the account information	Included
Detailed view of VAT on sales and purchases	Included
<b>Data export for tax filing</b>	
Account Statement (download the account statement as PDF)	Included
Data export (Dropbox)	Included
Download specialised reports (income statement, invoicing, VAT, Procountor report)	Included
General ledger and accounting journal reports	Included

<b>Accountant</b>	
Accountant and bookkeeping	Included
Tax declaration and payment on your behalf	Included
Preferential customer support	Included
<b>Invoicing</b>	
Create and send invoices	Included
Customer 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)
<b>Business Insights</b>	
Profit & Loss / VAT Balance view	Included
Financial forecast	Included
Income / Expenses / Profit / VAT summary	Included
<b>Transfers &amp; Debits</b>	
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	2.00% per payment
<b>Holvi Business Debit Mastercard®<sup>2</sup></b>	
Holvi Business Debit Mastercard	3 Included
Monthly fee for additional card	3.00 € per month per card <sup>3</sup>
Replacement card	5.00 € per card (one time fee)
Card payments (in European currencies)	Included
Card ATM <sup>4</sup> usage (Cash withdrawals)	2.00% of the withdrawal amount
Card Foreign usage <sup>5</sup>	Exchange fee 2.00% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®) <sup>6</sup>	10.00 € per chargeback

Blocking or unblocking card	Included
<b>Administrative fees</b>	
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
<b>Web shop</b>	
Web Shop	2.50% per payment
<b>Salary integration (provided by a third party)</b>	
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 €)

<sup>1</sup> Specific [Holvi Bookkeeper terms](#) apply.

<sup>2</sup> Specific [card terms](#) apply.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.