

## Fee Schedule Finland

### Holvi Lite

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 30 December 2021

Applicable from: 9 June 2021

Version 1.3

Holvi Subscription Plan	Holvi Lite
<b>Who can use it</b>	Applicable to business customers who register with a Business address in Finland
<b>Monthly Fee</b>	<b>6 €</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	-
Detailed view of VAT on sales and purchases	-
<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)	-
General ledger and accounting journal reports	Included

<b>Accountant</b>	
Accountant and bookkeeping	-
Tax declaration and payment on your behalf	-
Preferential customer support	-
<b>Invoicing</b>	
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	-
<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 (SEPA credit transfer and SEPA direct debit)	500 transactions per month included (0.25€ per additional transaction)
Instant Top Up	2.50% per payment
<b>Holvi Business Debit Mastercard®<sup>1</sup></b>	
Holvi Business Debit Mastercard	1 Included
Monthly fee for additional card	3.00 € per month per card <sup>2</sup>
Replacement card	5.00 € per card (one time fee)
Card payments (in European currencies)	Included
Card ATM <sup>3</sup> usage (Cash withdrawals)	2.50% of the withdrawal amount
Card Foreign usage <sup>4</sup>	Exchange fee 2.00% of the transaction amount
Chargeback fee (only where chargeback is declined by Mastercard®) <sup>5</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</b> (service provided by a third party)	
Salary Integration (service provided and charged by 3rd party. Contact Palkkaus.fi for more details)	Integration included (Palkkaus.fi charges currently from Holvi customers 1% of gross wage, min €4 max €10. Starting from 1.3.2022 min €6 max €12).

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

<sup>2</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>3</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>4</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. FX fees may be charged at the time the purchase is made.

<sup>5</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.