

## Fee Schedule Finland

### Holvi Lite

Appendix to [Pricing Terms](#)

Holvi Payment Services Ltd

Last Update: 1 February 2022

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 € + VAT</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 EUR)	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 <sup>6</sup>	€15.00 per request
Valid refusal of direct debit due to insufficient funds	€5.00 per payment
Other administrative tasks	€25.00 per hour (min. one hour)
<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 cardholder for a retailer to make good the loss on fraudulent or disputed transactions.

<sup>6</sup> Including, inter alia, cancelling payments, notifying the customer on executed payment transactions or refused payment transactions, tracking non executed or incorrectly executed payment transactions, returning funds paid due to incorrect unique identifiers.

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