Fee Schedule Finland Holvi Business Credit Card¹

Appendix to Pricing Terms
Holvi Payment Services Ltd
Last Update: 1 February 2022
Applicable from: 1 February 2022

Version 1.0

Holvi Business Credit Card	
Monthly Credit Line fee	1 instalment: 6 € / 3 instalments: 9 € / 6 instalments: 12 €
Credit Card ²	
Credit Cards (virtual and physical)	One of each is included
Replacement card	€10.00 per card (one-time fee)
Card payments (in EUR)	Included
ATM usage (Cash withdrawals with physical card, if enabled)	2.0% of the withdrawal amount
Foreign card usage	2.0% of the transaction amount
Locking or unlocking card	Included
Admin fees	
Fee for overdrawing the Credit Line	€10.00
Fee for an agreement on a repayment holiday or deferral period, making a repayment agreement	€10.00
Fee for changing the repayment schedule	€10.00
Fee for changing the credit limit	€10.00
Payment reminder	€5.00
Reimbursement of an overpayment	€45.00
Termination of a Credit Line by Holvi	€10.00
Delivery of the payment plan for a terminated Credit Line	€25.00
Other administrative tasks	€25.00 per hour (min. one hour)

¹ Full terms and conditions can be found in our Holvi Business Credit Terms as well as in the <u>Terms of Service</u>.

² Specific <u>Card Terms</u> apply.