

# FINOM

## Price

Black Friday deal

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Start <sup>i</sup>

Get lifetime access for the cost of 1 year

Start trial

Premium

Get lifetime access for the cost of 1 year

Start trial

Corporate

One month free, cancel anytime

Start trial

Enterprise

Apply now

Price per month (paid monthly)  
excl. VAT

17 €

40 €

149 €

339 €

Price per month (paid annually)  
excl. VAT

14 €

you save 36 €

34 €

you save 72 €

119 €

you save 360 €

249 €

you save 1080 €

### All-in-one Business Platform

Users included

2

5

10

15

Cashback



2 %

3 %

3 %

unlimited  
cashback up to  
1 %

Access to Business Platform



Accounting integrations



All transactions history in smart  
dashboards



Real-time notifications



Multi-Companies

∞

∞

∞

∞

Number of connected banks and payment  
service provider

∞

∞

∞

∞

Mobile app (iOS & Android)



99% guaranteed uptime SLA



Role and user management



Accountant access



Manual access to wallets for team  
members



Visual analytics of income and expenses



Dark theme



### Invoicing

Invoices (in/out)

∞

∞

∞

∞

Fast invoice payments by your customers

∞

∞

∞

∞

Invoices statuses tracking



Invoicing API access



Invoice and receipt recognition *(free while  
beta)*



Manual reconciliation of invoices and  
receipts



Credit notes	✓	✓	✓	✓
Customization of invoice templates	✓	✓	✓	✓
Automatic collection of documents	✓	✓	✓	✓

## Additional fees for services

### Provided by Finom

Monthly fee for extra team member	<b>2 € after 2 team members</b>	<b>1 € after 5 team members</b>	<b>15 € after 10 team member</b>	<b>15 € after 15 team member</b>
Fee per recognized document ( <i>free while beta</i> )	free	free	free	free
Administrating irregularities	100 €	100 €	100 €	100 €

### Provided by Finom Payments

IBAN for global transfers	✓	✓	✓	✓
Physical VISA card issuance (up to 3 per user)	✓	✓	✓	✓
• Physical VISA cards for business owners	0 €	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive physical card	1 €	0 €	0 €	0 €
Virtual VISA card issuance (unlimited)	∞	∞	∞	∞
• Virtual VISA cards for team members	0 €	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	0,5 €	0 €	0 €	0 €
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €	0 €
Card payment limit per card (per month)	100 000 €	100 000 €	100 000 €	200 000 €
Card payments in foreign currency (non-EUR)	2 %	1 %	1 %	1 %
Card payments for <b>certain MCCs</b> (% , minimum 1 €)				
• € 0 - € 500	0 %	0 %	0 %	0 %
• € 500 - € 2,500	1 %	0 %	0 %	0 %
• € 2,500 - € 5,000	2 %	1 %	1 %	1 %
• € 5,000+	3 %	3 %	2 %	2 %
Extension of ATM withdrawal limit up to € 5 000 (paid per month)	10 € after 1500 €	5 € after 2000 €	0 €	0 €
Fee for ATM withdrawal amounts (applicable for all cards)				
• € 0 - € 2,000	0 %	0 %	0 %	0 %
• € 2,000 - € 5,000	1 %	1 %	1 %	1 %
• € 5,000 - € 10,000	5 %	5 %	5 %	5 %
• € 10,000+	7 %	7 %	7 %	7 %

Fee for extra ATM withdrawal (applicable for all cards)	<b>2 € after 5 withdrawals</b>	<b>2 € after 10 withdrawals</b>	<b>2 € after 15 withdrawals</b>	<b>2 € after 15 withdrawals</b>
Fee for ATM withdrawals in foreign currency (non-EUR)	3 %	2 %	1 %	1 %
Monthly fee for extra wallet	<b>2 € after 2 wallets</b>	<b>1 € after 3 wallets</b>	<b>15 € after 10 wallets</b>	<b>15 € after 15 wallets</b>
Fee for extra in/out SEPA transfers & Direct Debits	<b>1 € after 70</b>	<b>1 € after 100</b>	<b>0 €</b>	<b>0 €</b>
Fee for extra SEPA OUT & Direct Debit transfers (per month)	<b>0,1 % after 50 000 €</b>	<b>0,1 % after 75 000 €</b>	<b>0,1 % after 200 000 €</b>	<b>0 %</b>
Decline of Direct Debit	5 €	5 €	5 €	5 €
Fee for SEPA Instant transfers				
• € 0 — € 500	1 €	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €	5 €
Transfers between Finom's users in a few seconds	0 €	0 €	0 €	0 €
Outgoing international payments (fee per payment)	5 €	5 €	5 €	5 €
Incoming international payments (fee per payment)	5 €	5 €	5 €	5 €
Fee for the volume of outgoing international payments	0,9 %	0,8 %	0,5 %	0,3 %
Fee for coverage of the International transfer cost, optional	35 €	35 €	35 €	35 €
Processing bulk payments	⊗	⊗	✔	✔
Customizable transaction categories and tags	✔	✔	✔	✔
Scheduled payments	✔	✔	✔	✔
Repeat payment	✔	✔	✔	✔

## Additional fees for special services

<b>Provided by Finom</b>				
Express delivery of Finom Card	15 €	15 €	15 €	15 €
<b>Provided by Finom Payments</b>				
Reference letter fee for business	80 €	80 €	80 €	80 €
Business Account Closure Refund Processing Fee	5 €	5 €	5 €	5 €
Recall of outgoing SEPA SCT	15 €	15 €	15 €	15 €
Inquiry on SEPA SCT (Payment Investigation)	15 €	15 €	15 €	15 €
Recall of international payments	60 €	60 €	60 €	60 €

Outgoing payment investigation	⊗	⊗	45 €	45 €
Incoming payment investigation	⊗	⊗	50 €	50 €
Fee for providing MT103	20 €	20 €	20 €	20 €
Fee for MT199 request	45 €	45 €	45 €	45 €
Audit confirmation statement	100 €	100 €	100 €	100 €
Refusal to redeem an authorized direct debit due to insufficient account balance	1 €	1 €	1 €	1 €
Unarranged negative balance on Finom Business Account	1 € per day	1 € per day	1 € per day	1 € per day
Dunning letter (per letter)	5 €	5 €	5 €	5 €
Card dispute for an authorised transaction (per transaction)	30 €	30 €	30 €	30 €
Administrating irregularities applied to the Finom Business Account	25 €	25 €	25 €	25 €
Personal account manager	⊗	⊗	⊗	✔
Onboarding fee	Applied individually	Applied individually	Applied individually	Applied individually
Compliance fee	⊗	⊗	Applied individually	Applied individually

Please note that certain services are directly provided to you by a payment institution. Finom charges you for the platform services.