

FINOM

Price	Solo	Start ⁱ	Premium
		One month free, cancel anytime	One month free, cancel anytime
	Start	Start trial	Start trial
Price per month (paid monthly) excl. VAT	0 €	17 €	40 €
Price per month (paid annually) excl. VAT	0 €	14 € you save 36 €	34 € you save 72 €
All-in-one Business Platform			
Users included	1	2	5
Cashback ⁱ	0 %	2 %	3 %
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 ⁱ	✓	✓	✓
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	✓	✓	✓
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	4 € after 1 team member	2 € after 2 team members	1 € after 5 team members
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8
Administrating irregularities	100 €	100 €	100 €

Provided by the Financial Institution

IBAN for global transfers			
Physical VISA card issuance (up to 3 per user)			
• Physical VISA cards for business owners	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €
• Monthly fee for the inactive physical card	2 €	1 €	0 €
Virtual VISA card issuance (unlimited)	∞	∞	∞
• Virtual VISA cards for team members	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	1 €	0,5 €	0 €
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €
Card payment limit per card (per month)	100 000 €	100 000 €	100 000 €
Card payments in foreign currency (non-EUR)	3 %	2 %	1 %
Card payments for certain MCCs (% , minimum 1 €)			
• € 0 - € 500	1 %	0 %	0 %
• € 500 - € 2,500	2 %	1 %	0 %
• € 2,500 - € 5,000	3 %	2 %	1 %
• € 5,000+	3 %	3 %	3 %
Extension of ATM withdrawal limit up to € 5 000 (paid per month)	15 € after 500 €	10 € after 1500 €	5 € after 2000 €
Fee for ATM withdrawal amounts (applicable for all cards)			
• € 0 - € 2,000	0 %	0 %	0 %
• € 2,000 - € 5,000	1 %	1 %	1 %
• € 5,000 - € 10,000	5 %	5 %	5 %
• € 10,000+	7 %	7 %	7 %
Fee for extra ATM withdrawal (applicable for all cards)	2 € for each withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals

Fee for ATM withdrawals in foreign currency (non-EUR)	4 %	3 %	2 %
Monthly fee for extra wallet	4 € after 1 wallet	2 € after 2 wallets	1 € after 3 wallets
Fee for extra in/out SEPA transfers & Direct Debits	1 € after 5	1 € after 70	1 € after 100
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1 % after 5 000 €	0,1 % after 50 000 €	0,1 % after 75 000 €
Decline of Direct Debit	5 €	5 €	5 €
Fee for SEPA Instant transfers			
• € 0 — € 500	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €
Transfers between Finom's users in a few seconds	0 €	0 €	0 €
Outgoing international payments (fee per payment)	5 €	5 €	5 €
Incoming international payments (fee per payment)	5 €	5 €	5 €
Fee for the volume of international payments	2 %	0,9 %	0,8 %
Fee for coverage of the International transfer cost, optional (<i>coming soon</i>)	25 €	25 €	25 €
Processing bulk payments	⊗	⊗	⊗
Customizable transaction categories and tags	✔	✔	✔
Scheduled payments	⊗	✔	✔
Repeat payment	⊗	✔	✔

Additional fees for special services

Provided by Finom			
Express delivery of Finom Card <i>(coming soon)</i>	30 €	30 €	30 €
Provided by Finom Payments			
Recall of outgoing SEPA SCT	15 €	15 €	15 €
Inquiry on SEPA SCT (Payment Investigation)	15 €	15 €	15 €
Recall of international payments	60 €	60 €	60 €
Outgoing payment investigation	⊗	⊗	⊗
Incoming payment investigation	⊗	⊗	⊗
Fee for providing MT103	⊗	⊗	⊗
Fee for MT199 request	⊗	⊗	⊗

Audit confirmation statement	100 €	100 €	100 €
Refusal to redeem an authorized direct debit due to insufficient account balance	1 €	1 €	1 €
Unarranged negative balance on Finom Business Account	1 € per day	1 € per day	1 € per day
Dunning letter (per letter)	5 €	5 €	5 €
Card dispute for an authorised transaction (per transaction)	30 €	30 €	30 €
Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment)	25 €	25 €	25 €
Personal account manager	⊗	⊗	⊗
Onboarding fee	Applied individually	Applied individually	Applied individually
Compliance fee	⊗	⊗	⊗