

	Solo ^{Free}	Start	Premium
	Start	Start trial One month free, cancel anytime	Start trial One month free, cancel anytime
Price per month (paid monthly)	€ 0 € 5 This offer is available until 31.05.2024	€ 17 excl. VAT	€ 34 excl. VAT
Price per month (paid annually)	€ 0 € 9 This offer is available until 31.05.2024	€ 14 excl. VAT you save € 36	€ 28 excl. VAT you save € 72

All-in-one Business Platform

Users included	1	2	5
Cashback	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			
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
- QR codes for invoices
- Invoice and receipt recognition

Custom
from **€ 99**
Tailored for your business

[Apply now](#)

- special terms on international payments
- profitable currency exchange rates
- dedicated account manager

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	€ 2	€ 1
Fee per recognized document	€ 2 after 8	€ 1,5 after 8	€ 1 after 8

Provided by Finom Payments

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
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Card payment limit per card (per month)

	€ 100.000	€ 100.000	€ 100.000
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Card payments in foreign currency (non-EUR)

	3%	2%	1%
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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%

Fee for ATM withdrawals

	€ 2 for each withdrawal	€ 2 after 5 withdrawals	€ 2 after 10 withdrawals
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Extension of ATM withdrawal limit up to € 10 000 (paid per month)

	€ 15 after € 500	€ 10 after € 2.000	€ 5 after € 5.000
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Fee for ATM withdrawals in foreign currency (non-EUR)

	3%	2%	1%
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Monthly fee for extra wallet

	€ 4 after 1 wallet	€ 2 after 2 wallets	€ 1 after 3 wallets
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Fee for extra in/out SEPA transfers & Direct Debits

	€ 0,2 after 5	€ 0,2 after 100	€ 0,2 after 200
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Fee for extra SEPA OUT & Direct Debit transfers (per month)

	0,1% after € 25.000	0,1% after € 50.000	0,1% after € 100.000
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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)	€ 10	€ 10	€ 10
Incoming international payments (fee per payment)	€ 0 *free until 14.06.2024	€ 0 *free until 14.06.2024	€ 0 *free until 14.06.2024
International payments monthly free volume	€ 100.000	€ 100.000	€ 100.000
Fee for exceeding monthly free volume of international payments	2%	1%	1%
Outgoing payment investigation			
Incoming payment investigation			
Fee for providing MT103			
Fee for MT199 request			
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
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
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Please note that certain services are directly provided to you by a payment institution. Finom charges you for the platform services