






## PRODUCT PROFILE




# FCB MASTERCARD – CORPORATE CUSTOMERS (CREDIT CARD)

 <b>Product</b> Credit card	 <b>Options for use</b> In-store payments, online and cash withdrawals – worldwide	 <b>User group</b> Business and corporate customers	 <b>Costs</b> EUR 33 p. a., unless otherwise specified in the account model
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## 1 PRODUCT DETAILS

 <b>General description</b>	<ul style="list-style-type: none"> <li>■ Cost-efficient corporate credit card for all FC Bayern supporters</li> <li>■ Credit card for worldwide cashless payments</li> <li>■ Billing: invoice is sent by post to the cardholder, copy to the company</li> <li>■ Billing account: HypoVereinsbank business or company account</li> </ul>
<b>Services</b>	<ul style="list-style-type: none"> <li>■ 5 % discount on memorabilia<sup>1</sup>: <ul style="list-style-type: none"> <li>▪ Valid in all official Bayern Munich fan shops and at fcbayern.de</li> </ul> </li> <li>■ Premium Ticket Service: <ul style="list-style-type: none"> <li>▪ Exclusive online ticket shop with special allocation of 500 tickets per each regular FC Bayern München home game</li> </ul> </li> <li>■ Early repayment of unsettled transactions possible</li> <li>■ Free SMS service keeps you informed of all transactions and blockings</li> <li>■ Choose your own PIN</li> </ul>
	<sup>1</sup> Excluding reduced items. Only one type of discount may be used for each purchase.
<b>Insurance</b>	<ul style="list-style-type: none"> <li>■ Specialist referral in case of emergency (interpreters, lawyers, medical officers), independent of card use</li> <li>■ Medical Helpline</li> <li>■ Care for sick persons</li> <li>■ Emergency cash service</li> </ul>

## 2 OPTIONS FOR USE

 <b>Usage of credit card</b>	<ul style="list-style-type: none"> <li>■ Accepted at more than 44 million outlets worldwide</li> </ul>
 <b>Contactless payment</b>	<ul style="list-style-type: none"> <li>■ Payments of up to EUR 50 can usually be made without having to enter the PIN</li> <li>■ At all acceptance points displaying the contactless symbol </li> </ul>
<b>ATM cash withdrawals</b>	<ul style="list-style-type: none"> <li>■ Use your PIN to withdraw money at home and abroad</li> <li>■ Max. EUR 2,500 per day or equivalent in foreign currency</li> </ul>
<b>Cash withdrawals at counter locations</b>	<ul style="list-style-type: none"> <li>■ Obtain cash at home and abroad over the counter by presenting a valid ID and your HVB credit card (not including HypoVereinsbank branches)</li> <li>■ Max. EUR 2,500 per day or equivalent in foreign currency</li> </ul>
<b>Requirements</b>	<ul style="list-style-type: none"> <li>■ Appropriate creditworthiness of the company is assumed</li> <li>■ Business or company account at HypoVereinsbank</li> </ul>



### 3 COSTS

<b>Fee for providing a credit card</b>	EUR 33 p. a., unless otherwise specified in the account model
<b>International service fee</b>	<ul style="list-style-type: none"> <li>■ Transactions in euro within the EEA . . . . . free</li> <li>■ Transactions in other currencies . . . . . 1 % of transaction amount</li> </ul>
<b>ATM cash withdrawals</b>	<ul style="list-style-type: none"> <li>■ At HVB ATMs in Germany . . . . . free</li> <li>■ At third-party ATMs around the world . . . 2% of transaction amount, with a minimum of EUR 5</li> </ul>
<b>Cash withdrawals at counter locations</b>	■ At counters of third-party banks . . . . 3 % of transaction amount, with a minimum of EUR 5
<b>Other costs</b>	Third-party banks/ATM operators may charge fees for cash withdrawals, which must be borne by the cardholder. They are required to advise of these charges at the ATM.

### 4 CREDIT CARD SAFETY

<b>Withdrawal</b>	Cash withdrawal with the credit card at the ATM can be blocked.
<b>3D Secure</b>	More security for online payments: 3D Secure procedure, if requested by the merchant, with two personal factors.
<b>SMS service</b>	Immediate information via SMS for all transactions as well as in the event of a card block and when 75 % of the monthly card limit is reached.
<b>Case of dispute</b>	We are there for you! HVB Card Service supports you in the case of dispute.
<b>Control</b>	Management Information System Smart Data to monitor and control corporate credit card expenses online (with additional costs).

### 5 FURTHER INFORMATION

	The General Terms and Conditions of UniCredit Bank GmbH apply. The UniCredit Bank GmbH Terms and Conditions for HVB Corporate Credit Cards (Bedingungen für HVB Firmenkreditkarten) also apply. Moreover, we refer to our prices and conditions as set forth in our list of prices and services, which can be obtained at any branch of UniCredit Bank GmbH or downloaded from the internet at <a href="http://hvb.de/preis-leistung">hvb.de/preis-leistung</a> .
<b>Effective</b>	20 November 2023

Your HypoVereinsbank advisor will be happy to provide you with further information.