



**Product**  
Current account



**Product uses**  
Salary and private account



**Users**  
Private individuals



**Costs**  
Maintaining the account  
EUR 4.90 per month



**1 PRODUCT DETAILS**

**SERVICES**

**Sending money**

**SEPA Credit Transfer within EU / EEA**

- HVB Online Banking . . . . . free of charge
- Self-service terminals, paper-based . . . . . EUR 2.50

**SEPA Instant Credit Transfer within EU / EEA**

- HVB Online Banking . . . . . free of charge

**Providing a debit card**

**Annual prices**

- HVB girocard . . . . . EUR 5
- Motiv girocard . . . . . EUR 5
- HVB Visa Debit Card . . . . . EUR 15

**Providing a credit card**

**Annual prices**

- HVB Mastercard (with refund depending on transaction volume) . . . . . EUR 15
- HVB Mastercard Gold
  - Insurance package 'Single' (with refund depending on transaction volume) . EUR 60
  - Insurance package 'Family' (with refund depending on transaction volume) . EUR 80
- FCB Mastercard . . . . . EUR 30
- HVB Visa Card . . . . . EUR 30

Please see the relevant product profiles for more detailed information on the individual credit cards.

**PIN change**

You can change the PIN at any HVB ATM.

**Cash withdrawals at cash machines using a debit card**



**With your HVB girocard (debit card) you can withdraw cash:**

- At HypoVereinsbank and other Cash Group banks (Commerzbank, Deutsche Bank and Postbank as well as their subsidiary banks in Germany), at Shell petrol stations in Germany and throughout Europe at all banks forming part of the UniCredit Group . . . . . free of charge
- At cash machines abroad . . . . . 1 % of the transaction amount, at least EUR 4.75

**With your HVB Visa Debit Card you can withdraw cash:**

- At HypoVereinsbank in Germany and throughout Europe at all banks forming part of the UniCredit Group . . . . . free of charge
- At cash machines abroad . . . . . EUR 2.50

Third-party banks or cash machine operators may charge their own fees for cash withdrawals and foreign currency transactions, which are to be borne by the card holder. They are required to inform you of their fees at the cash machine.

<b>Cash withdrawals at ATMs with credit card</b>	<ul style="list-style-type: none"> <li>• At HVB ATMs in Germany . . . . . free of charge</li> <li>• At third-party ATMs around the world: <ul style="list-style-type: none"> <li>• With HVB Mastercard, HVB Mastercard Gold or FCB Mastercard . . . . . EUR 2.50</li> <li>• With HVB Visa Card. . . . . 2 % of transaction amount, and a minimum of EUR 5</li> </ul> </li> </ul>
<b>Arranged overdraft</b>	<b>HVB overdraft facility</b> <ul style="list-style-type: none"> <li>• Usually three times your net monthly salary</li> <li>• Interest rate for an authorised overdraft facility and/or tolerated overdraft (overdrawn account): please refer to the current list of prices and services</li> </ul>
<b>Changing accounts</b>	<b>Free account-changing service</b> <ul style="list-style-type: none"> <li>• Online account-changing service via <a href="https://hvb.de/kontowechsel">hvb.de/kontowechsel</a></li> <li>• Statutory account-changing support in accordance with the (German) Payment Accounts Act</li> </ul>
<b>Modes of access</b>	<ul style="list-style-type: none"> <li>• HVB Online Banking (<a href="https://hvb.de">hvb.de</a>)</li> <li>• HVB Mobile Banking</li> <li>• Self-service terminals</li> <li>• HypoVereinsbank branches</li> </ul>
<b>Account information</b>	<ul style="list-style-type: none"> <li>• Free provision of account statements <ul style="list-style-type: none"> <li>• Online account statements (automatic or manual download, archiving, printing)</li> <li>• Statement printer</li> </ul> </li> <li>• Summary statement on request, cost per statement plus postage . . . . . EUR 0.18</li> </ul>
<b>Text alerts</b>	<b>Texts may be selected on an individual basis</b> <ul style="list-style-type: none"> <li>• Transactions using a credit card or the HVB Visa Debit Card</li> <li>• Account services (checking account balance, incoming payments, debit transactions, account balance notification for above or below customer-defined account balances, account statement reminders)</li> <li>• Select and change at any time, either online (HVB Online Banking) or through your relationship manager</li> </ul>
<b>ADDITIONAL SERVICES</b>	Services that are not an essential element of the current account agreement and are subject to change or withdrawal by the Bank at any time without notice:
<b>Travel reservation service</b>	<ul style="list-style-type: none"> <li>• HVB AktivKonto account holders are eligible to receive from HypoVereinsbank a 5 % refund of the cost of travel within 6 weeks of the trip (not including taxes, additional fees, comparable surcharges and cancellation fees)</li> <li>• To qualify, customers must hold an HVB PlusKonto at the time of booking and receiving the refund.</li> <li>• Reservations may be made by calling the service hotline at +49 40 4136 0127 or online at <a href="https://hvb.de/zusatzservices">hvb.de/zusatzservices</a></li> <li>• The service hotline is open from Monday to Saturday from 8.00 am to 8.00 pm.</li> </ul>
 <b>2. PRODUCT USES</b>	The HVB AktivKonto can be used by private individuals as a salary or private account.
 <b>3. COSTS</b>	Maintaining the account: EUR 4.90 monthly. The balancing statement will be issued on a quarterly basis.

**4. OTHER INFORMATION**

This offer applies to private customers.

The business relationship is subject to the Bank's General Business Conditions. In addition, special conditions covering deviations from or amendments to the General Business Conditions apply to individual business relationships.

This relates in particular to conditions governing credit transfers, direct debits, cheque transactions, HVB girocard (debit card) and the HVB ServiceKarte (debit card) and FCB Sparkarte. The corresponding conditions are available at any branch of the Bank and can be provided on request. They are also available on the internet at [hvb.de](https://www.hvb.de).

Opening an HVB AktivKonto, setting up an overdraft facility and issuing a debit card or credit card are subject to a creditworthiness check.

Please see the relevant product profiles for more detailed information on the individual components and services of the current account.

We refer to the prices and conditions as per our list of prices and services, which can be obtained at any branch of the Bank or downloaded from the internet at [hvb.de/preis-leistung](https://www.hvb.de/preis-leistung).

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

As of January 2024