

## Product profile

## HVB Mastercard Gold (credit card)



**Product**  
Credit card



**Options for use**  
Payment in retail stores and online; obtaining cash around the world



**User group**  
Retail customers



**Costs**  
Providing a credit card from EUR 0 (depending on account model)



## 1 PRODUCT DETAILS

**General description**

- Worldwide use of the credit card (Mastercard) for payments in foreign currency and in euros
- Optional partner card available
- Monthly settlement with full repayment
- Mastercard® Identity Check™ for safe online purchases
- Comprehensive insurance package, optionally as single or family package
- Free text alerts inform you of transactions and account blockings
- Your own choice of PIN at HVB ATMs

**Services**

- 24-hour emergency service:
  - Within 24 hours of reporting loss or theft, for example including cash advance in case of the loss of all means of payment
  - Help in obtaining replacement cards or documents and in the event of loss of baggage
- Emergency services:
  - Providing names / arranging appointments with professionals (e.g. lawyers, doctors)
  - Interpreting service (telephone support)
  - Medical Helpline (e.g. advice on vaccinations, recommended medicines when travelling)
  - Information on medical care at your destination
  - Organisation of search and rescue activities
- Free admission to the Kunsthalle Munich

**Insurance**

- All insurance benefits are **not tied** to card use
- Commencement of insurance cover, exact scope of services, possible deductibles and the maximum amounts of the individual insurance types are set out in the “General Conditions of Insurance for the HVB Mastercard Gold”
- Foreign travel health insurance (coverage of costs in the event of illness or accident abroad)
- Insurance for costs incurred through cancellation of trip or early return
- Baggage insurance (for loss, damage or delay of baggage)
- Motor accident and breakdown coverage
- Available as single or family package
  - Single: Coverage only for main cardholder
  - Family: Coverage for main cardholder and spouse or partner if living at the same address as well as their unmarried children up to the age of 18 – including adopted children and stepchildren – as well as children up to the age of 25 if enrolled in fulltime studies or vocational training.



## 2 OPTIONS FOR USE



### Use of the credit card

- Use worldwide for payment in foreign currencies and in euros
- Rather than signing, you are now generally asked to enter your PIN

### Contactless payment

- Payments of up to EUR 50 can usually be made without having to enter the PIN
- At all acceptance points displaying the contactless symbol

### Apple Pay

- Apple Pay works with an iPhone, Apple Watch, iPad and Mac with Safari
- At all acceptance points with the contactless or the Apple Pay symbol **Apple Pay**

### Cash withdrawal worldwide

- Cash withdrawal with the credit card at an ATM
- Cash withdrawal with the credit card at third-party ATMs in foreign currency
- Up to EUR 2,500 per day and up to EUR 500 per cash withdrawal or equivalent in foreign currency
- On presentation of valid identification and your HVB credit card you can withdraw cash at the counter in Germany and abroad (except at HypoVereinsbank branches)
- Up to EUR 2,500 per day or equivalent in foreign currency

### Requirements

- Subject to credit status
- Current account with HypoVereinsbank



## 3 COSTS

### Providing a credit card

The annual charges below apply depending on the account model and “Single” or “Family” insurance package

Frequent user bonus

- Proportionate refund of the card fee depending on the annual transaction volume
- Calculated from the first debit of the fee to the expiry of a contract year
- Applicable to the respective transactions with the main or partner card
- Cash withdrawals and fees do not count as transactions

### HVB Mastercard Gold “Single”

| Annual transactions | HVB ExklusivKonto<br>HVB Depot Global | HVB PlusKonto | HVB AktivKonto | HVB StartKonto |
|---------------------|---------------------------------------|---------------|----------------|----------------|
| <b>Main card</b>    | EUR 0                                 | EUR 60        | EUR 60         | EUR 60         |
| from EUR 6,000      | EUR 0                                 | EUR 40        | EUR 40         | EUR 40         |
| from EUR 9,000      | EUR 0                                 | EUR 20        | EUR 20         | EUR 20         |
| from EUR 12,000     | EUR 0                                 | EUR 0         | EUR 0          | EUR 0          |
| <b>Partner card</b> | EUR 0                                 | EUR 20        | EUR 20         | EUR 20         |
| from EUR 6,000      | EUR 0                                 | EUR 20        | EUR 20         | EUR 20         |
| from EUR 9,000      | EUR 0                                 | EUR 20        | EUR 20         | EUR 20         |
| from EUR 12,000     | EUR 0                                 | EUR 0         | EUR 0          | EUR 0          |

**HVB Mastercard Gold “Family”**

| Annual transactions                         | HVB ExklusivKonto<br>HVB Depot Global  | HVB PlusKonto | HVB AktivKonto | HVB StartKonto |
|---|--|---------------|----------------|----------------|
| <b>Main card</b>                            | EUR 0  | EUR 80        | EUR 80         | EUR 80         |
| from EUR 6,000                              | EUR 0  | EUR 40        | EUR 40         | EUR 40         |
| from EUR 9,000                              | EUR 0  | EUR 20        | EUR 20         | EUR 20         |
| from EUR 12,000                             | EUR 0  | EUR 0         | EUR 0          | EUR 0          |
| <b>Partner card</b>                         | EUR 0  | EUR 20        | EUR 20         | EUR 20         |
| from EUR 6,000                              | EUR 0  | EUR 20        | EUR 20         | EUR 20         |
| from EUR 9,000                              | EUR 0  | EUR 20        | EUR 20         | EUR 20         |
| from EUR 12,000                             | EUR 0  | EUR 0         | EUR 0          | EUR 0          |
| <b>International service fee</b>            | <ul style="list-style-type: none"> <li>• Transactions in euro . . . . . free of charge</li> <li>• Transactions in other currencies . . . . . 1.75 % of transaction amount</li> </ul>   |               |                |                |
| <b>Cash withdrawal at ATM</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>• HVB ExklusivKonto, HVB Depot Global, HVB PlatinumKonto . . . . . free of charge</li> <li>• HVB AktivKonto and HVB PlusKonto . . . . . EUR 2.50</li> <li>• Other account models; e.g. HVB StartKonto . . . . . 2 % of transaction amount, and a minimum of EUR 5</li> </ul> </li> </ul> |               |                |                |
| <b>Cash withdrawal at counter locations</b> | <ul style="list-style-type: none"> <li>• At counters of third-party banks . . . . . 3 % of transaction amount, and a minimum of EUR 5</li> </ul>   |               |                |                |
| <b>Special services</b>                     | <ul style="list-style-type: none"> <li>• PIN re-configuration . . . . . EUR 5</li> <li>• Replacement card . . . . . free of charge</li> <li>• Copy of individual voucher/transaction slip . . . . . EUR 10</li> <li>• Duplicate invoice . . . . . EUR 10</li> <li>• Dispatch of SMS regarding transaction enquiry . . . . . free of charge</li> </ul>  |               |                |                |
| <b>Other costs</b>                          | Third-party banks / ATM operators may charge their own fees for cash withdrawals and currency conversion, which are borne by the cardholder. They are obliged to display these fees at the ATM.  |               |                |                |

**4 FURTHER INFORMATION**

The General Terms of Business of UniCredit Bank GmbH shall apply as well as the Terms and Conditions for Credit Cards (private customers). Moreover, we refer to our prices and conditions as per our list of prices and services, which can be obtained at any branch of UniCredit Bank GmbH or downloaded at [hvb.de/preis-leistung](http://hvb.de/preis-leistung).

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

As of April 2020