

Product profile

HVB Corporate Card (credit card)

**Product**
Credit card**Options for use**
Commercial in-store and online payments and cash withdrawals – worldwide**User group**
Business and corporate customers**Costs**
Unless otherwise specified in the account model:
• EUR 15 p.a. without logo
• EUR 20 p.a. with logo for providing a credit card**1 PRODUCT DETAILS****General description**

- Cost-efficient corporate credit card with long term of payment and optional individual company logo
- Credit card for worldwide cashless payments of commercial payments
- Billing: invoice is sent by post to the cardholder, copy to the company
- Date of charge to your account: 20 business days after invoicing
- Print on face of card your individual company logo or favoured product

Services

- Early repayment of unsettled transactions possible
- Free SMS service keeps you informed of transactions and blockings
- Setting up a desired PIN is possible

Insurance benefits

- Specialist referral in case of emergency (interpreters, lawyers, medical officers), independent of card use
- Medical Helpline
- Care for sick persons
- Emergency cash service

**2 OPTIONS FOR USE****Usage of credit card**

- Accepted at more than 44 million outlets worldwide

**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

**ATM cash withdrawals**

- Use your PIN to withdraw money at home and abroad
- Max. EUR 2,500 per day or equivalent in foreign currency

Cash services at counter locations

- Obtain cash at home and abroad over the counter by presenting a valid ID and your HVB credit card (not including HypoVereinsbank branches)
- Max. EUR 2,500 per day or equivalent in foreign currency

Requirements

- Appropriate creditworthiness of the company is assumed
- Business or company account at HypoVereinsbank



3 COSTS

Fee for providing a credit card	Unless otherwise specified in the account model: <ul style="list-style-type: none"> • Without company logo: EUR 15 p. a. • With company logo: EUR 20 p. a., plus a one-off fee of EUR 500 for the logo layout
International service fee	<ul style="list-style-type: none"> • Transactions in euros within the EEA free • Transactions in other currencies 1 % of transaction amount
ATM cash withdrawals	<ul style="list-style-type: none"> • At HVB ATMs in Germany free • At third-party ATMs around the world 2 % of transaction amount, with a minimum of EUR 5
Cash services at counter locations	<ul style="list-style-type: none"> • At counters of third-party banks . . . 3 % of transaction amount, with a minimum of EUR 5
Other costs	Third party banks / ATM operators may charge fees for cash advances, which must be borne by the cardholder. They are required to advise of these charges at the ATM.

4 CREDIT CARD SAFETY

Withdrawal	Cash withdrawal with the credit card at the ATM can be blocked.
3D Secure	More security for online payments: 3D Secure procedure, if requested by the merchant, with two personal factors.
SMS service	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.
Case of dispute	We are there for you! HVB Card Service supports you in the case of dispute.
Control	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) and the Service Description of emergency service (Leistungsbeschreibung Notfall-Service) 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 hvb.de/preis-leistung.

Your HypoVereinsbank advisor will be happy to provide you with further information. As of 20 November 2023