



Product
Business account in EUR



Product uses
Business-related payments



Users
Business and corporate customers



Costs
Account maintenance fee depends on the selected transaction module



1. PRODUCT DETAILS

PAYMENT TRANSACTIONS

Transaction modules for paperless transactions

Five transaction modules are available for the processing of your paperless payment transactions:

| | Transaction module | | | | |
|--|--------------------------|------|------|------|-------|
| | 0 (secondary account) | 50 | 250 | 750 | 1.500 |
| Price per month (in EUR) | at least 9 | 25 | 50 | 80 | 130 |
| Number of paperless transactions included in the modules, incl. instant credit transfers, placed via HVB Online Banking or the Mobile Banking App | 0 | 50 | 250 | 750 | 1.500 |
| Price per paperless transaction when the number included in the module is exceeded (in EUR) | at least 0.80 | 0.40 | 0.30 | 0.20 | 0.10 |

Agreement on a module is a **prerequisite** for ordering this product. If you do not make your own selection, "Transaction module 50" will be considered to be agreed upon account opening. The **price is charged monthly** when the account is balanced. You may **switch** your transaction model at **any time**; the price of the new model shall then apply retroactively as of the start of the account balancing period during which the switch is requested.

A **paperless transaction** is any transaction that provides or transfers an amount of money placed via HVB Online Banking or other electronic access channels / products (e.g. UC eBanking global, StarMoney Business-HypoVereinsbank Edition), in particular including / comprising outgoing or incoming payments (e.g. remittance and crediting of credit transfers, direct debit initiation and debiting). All instant credit transfers placed via HVB Online Banking or via HBCI, are classified as paperless transactions. This does not apply to instant credit transfers placed via other electronic access channels / products (EBICS); these instant credit transfers are subject to separately agreed remote data transmission prices. In case of non-price-regulated SEPA payments and Non-SEPA payments, an additional processing commission (foreign trade fee) will be charged.

Prices of other services

- SEPA instant / urgent credit transfers placed via other electronic access channels / products (e.g. EBICS) EUR 5.00
- Paper-based transactions (e.g. SEPA credit transfers in EUR within EU / EEA countries via transfer forms, cheque cashing / client cheques presented for cashing) EUR 3.50
- Transactions placed via HVB telephone banking EUR 3.50
- Transactions placed via self-service terminals EUR 2.50
- Submission of a SEPA file without electronic signature (accompanying note) EUR 15.00

No fee is charged for transactions that are carried out without order or are connected with incorrect execution of an order, or for postings of transactions corrected for other reasons. Such transactions will not be counted in the calculation of the number of transactions included in the respective module and will thus not be considered in the question of whether this number has been complied with or exceeded.

SERVICES

Debit card issuance

HVB Visa Debit Business Card EUR 1.00 per month
(fee charged once a year: EUR 12)

Credit card issuance

| | HVB Mastercard Corporate Customers | HVB Corporate Card without Logo ¹ | HVB Reisestellenkarte |
|--|---|---|--------------------------|
| Price in EUR per month | At your request, we will provide you with one of these credit cards free of charge (subject to your credit status); from the second card onward, we will charge EUR 2 per month (fee charged once a year: EUR 24) | | |
| Services | | | |
| • Contactless payment | ✓ | ✓ | – |
| • Free text alerts | ✓ | ✓ | ✓ |
| • HVB ID Check Mobile App | ✓ | ✓ | ✓ |
| • Emergency service | ✓ | ✓ | – |
| • Early repayment of open card transactions | ✓ | ✓ | ✓ |
| Account charging date (working days after the settlement date) | 6 | 20 | 20 |

¹ HVB Corporate Card can also be issued with your company logo. Annual price: EUR 24.00 plus a EUR 500.00 one-off fee for the logo.

The following other credit cards are available:

| | HVB Visa Card Corporate Customers | HVB Mastercard Gold Corporate Customers | HVB Visa Infinite Corporate Customers |
|--|--------------------------------------|--|--|
| Price in EUR | | | |
| • Per month | 3 | 6 | 50 |
| • Fee charged once a year | 36 | 72 | 600 |
| Frequent user bonus From an annual transaction volume of: | | | |
| • 6.000 EUR | – | 36 | – |
| • 9.000 EUR | – | 24 | – |
| • 12.000 EUR | – | 0 | – |
| • 20.000 EUR | – | – | 300 |
| Services | | | |
| • Contactless payment | ✓ | ✓ | ✓ |
| • Free text alerts | ✓ | ✓ | ✓ |
| • Cash withdrawals at ATMs | Free of charge only at HVB ATMs | Free of charge only at HVB ATMs | Free of charge around the world |
| • HVB ID Check Mobile App | ✓ | ✓ | ✓ |
| • Emergency service | ✓ | ✓ | ✓ |
| • Interpreting service | ✓ | ✓ | ✓ |
| • Early repayment of open card transactions | ✓ | ✓ | ✓ |
| • Medical Helpline | ✓ | ✓ | ✓ |
| • Free entry at the Hypo-Kunsthalle exhibition hall | – | ✓ | ✓ |
| Insurance services² for business travel include i. a.: | | | |
| • Rental car legal expenses insurance when paying with the card | ✓ | ✓ | – |
| • Trip delay insurance when paying with the card | ✓ | ✓ | ✓ |
| • Travel health insurance | ✓ | ✓ | ✓ |
| • Travel curtailment insurance | ✓ | ✓ | ✓ |
| Additional services include i. a.: | | | |
| • Priority Pass: free access to 1,000 airport lounges around the world | – | – | ✓ |
| • Visa Luxury Hotels (e. g. VIP guest status, room upgrade) | – | – | ✓ |
| • 24/7 HVB concierge service | – | – | ✓ |

² For details, please see the "Insurance Terms and Conditions / Service Description HVB Mastercard Gold for Corporate Customers, HVB Visa Card for Corporate Customers" (Versicherungsbedingungen / Leistungsbeschreibung HVB Mastercard Gold Firmenkunden, HVB Visa Card für Firmenkunden), the "Service Description Emergency Service" (Leistungsbeschreibung Notfall-Service), and the "Insurance Terms and Conditions HVB Visa Infinite Card / HVB Visa Infinite Metal" (Versicherungsbedingungen HVB Visa Infinite Card / HVB Visa Infinite Metal).

Please see the respective product profiles for more detailed information on the individual credit card products. Your HypoVereinsbank relationship manager will be happy to provide you with information on further credit card products.

Cash service

- Cash deposits and withdrawal at the counter. EUR 3.50
- Cash deposits at HypoVereinsbank ATMs EUR 2.50
- Cash withdrawal with the HVB Visa Debit Business Card (debit card)
 - at HypoVereinsbank ATMs in Germany, and Europe-wide at all banks forming part of UniCredit Group free of charge
 - at third-party ATMs around the world EUR 5.00
 Some third-party banks or ATM operators may charge their own fees for cash withdrawals and currency conversion, which are to be borne by the card holder. They are obliged to display these fees at the ATM
- Cash service with the credit card (see the product profiles of the respective credit cards)

Electronic banking

| | HVB Online Banking incl. HVB Mobile Banking App | StarMoney Business HypoVereinsbank Edition | UC eBanking global Business Edition | UC eBanking global Corporate Edition |
|--|---|--|---|---|
| Price per month in EUR | free of charge | 5.95 (subscription) | 60.00 | 110.00 |
| Mode of communication | | HBCI/FinTS | EBICS ³ | EBICS ³ |
| Type of installation | Browser-based | Company-owned server (on premises) | Platform-independent, browser-based portal solution | Platform-independent, browser-based portal solution |
| Legitimation procedure | | | | |
| • appTan | ✓ | ✓ | – | – |
| • photoTAN ⁴ | ✓ | ✓ | ✓ | ✓ |
| • Signature card ⁴ | – | ✓ | – | – |
| • security key | – | ✓ | – | – |
| • Mobile Token App | – | – | ✓ | ✓ |
| Services | | | | |
| • Multi-banking capability | ✓ | ✓ | ✓ | ✓ |
| • Multi-user capability | – | ✓ | ✓ | ✓ |
| • Multi-lingual | – | – | ✓ | ✓ |
| • Rights management | – | ✓ | ✓ | ✓ |
| • Access via App | ✓ | – | – | – |
| • Collective transfers, SEPA (XML) | – | ✓ | ✓ | ✓ |
| • Cross-border payments | ✓ | ✓ | ✓ | ✓ |
| • Interface to common financial accounting systems | – | ✓ | ✓ | ✓ |
| • Distributed Digital Signature (DDS) in accordance with the EBICS standard | – | – | ✓ | ✓ |
| • Electronic mailbox | ✓ | – | ✓ | ✓ |
| • Extended cash management functionalities (e.g. liquidity management, target figures) | – | – | – | ✓ |

³ Use of the EBICS communication channel is subject to additional fees. Your HypoVereinsbank relationship manager will be happy to provide you with further information

⁴ One-off additional charge

Account information (account statement)

| | Online account statement (in the digital mailbox of HVB Online Banking) | Account statements by post | Account statement printer ⁵ | Electronic PDF (EBICS) |
|--|---|---|--|------------------------|
| Account statement period | daily / weekly / fortnightly / monthly / quarterly | | | |
| Price (plus expenses for account statements by post) | free of charge | • daily statement per EUR 1.50 • deviating statement period EUR 2.50 per statement | EUR 2.50 per month | EUR 5.00 per month |

⁵ Mandatory statement if no statement is downloaded after 33 days or 99 postings EUR 2.50



2. PRODUCT USES

HVB BusinessKonto 4You is a payment transaction account for the processing of business payment transactions for business and corporate customers (non-consumers). Apart from the processing of business payment transactions, the account also serves the purpose of holding deposits.

**3. COSTS AND ACCOUNT
BALANCING**

Monthly account maintenance fee: depending on the transaction module at least EUR 9. Account balancing takes place at the end of each calendar month. If and to the extent that an overdraft facility is utilised via the account, the settlement of this overdraft facility shall be effected together with the settlement of the account and thus at the end of the respective settlement period for the account. This also applies if the credit agreement stipulates a divergent settlement period.

4. OTHER INFORMATION

This offer applies to business and corporate 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 the following conditions:

Conditions governing credit transfers, direct debits, automated direct debits, cheque transactions, debit cards (HVB girocard), HVB corporate credit cards, HVB travel cards, the HVB ServiceCard (debit card) and Sparkarte, which are available for inspection at any branch of the bank and can be provided on request. The bank also makes these conditions available on the Internet at hvb.de.

Please note that the HVB BusinessKonto 4You is a business account serving the sole purpose of processing business payment transactions. In addition, we make reference to the prices and conditions described in the list of prices and services that is available for inspection at any branch of the bank and can be provided on request. The bank also makes this list available on the Internet at hvb.de/preis-leistung. Please see the respective product profiles for more detailed information on the individual components and services of the accounts.

We will be happy provide you with further information!

As of January 2023