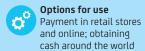
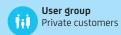
Product Profile

HVB Mastercard (credit card)











General description

- Credit card (Mastercard) for payment worldwide in foreign currencies and euros
- Optional partner card available
- Monthly settlement with full repayment
- Mastercard[®] Identity Check[™] for safe online purchases
- 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

Insurance benefits

None



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 pavment

- Payments of up to EUR 50 can usually be made without having to enter the PIN

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 (♥) **★ 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
- 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

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

	Annual Transactions	HVB ExklusivKonto HVB Depot Global	HVB PlusKonto / HVB PlusKonto light	HVB AktivKonto / HVB AktivKonto light	HVB StartKonto
	Main card	EUR 0	EUR 0/30	EUR 15/30	EUR 0
	From EUR 3,000	EUR 0	EUR 0/10	EUR 10/10	EUR 0
	From EUR 6,000	EUR 0	EUR 0 / 0	EUR 0/0	EUR 0
	Partner card	EUR 0	EUR 0/10	EUR 10/10	EUR 10
	From EUR 3,000	EUR 0	EUR 0/10	EUR 10/10	EUR 10
	From EUR 6,000	EUR 0	EUR 0 / 0	EUR 0/30	EUR 0
International service fee		n euro		1.75 % of trar	5
Cash withdrawal at ATM	 At HVB ATMs in Germany				
Cash withdrawal at counter locations	At counters of third-party banks				
Special services	 PIN re-configuration				
Other costs	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.

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

As of April 2020