

## Product profile

## HVB Mastercard Gold – Corporate customers (credit card)

**Product**  
Credit card**Options for use**  
In-store and online payments and cash withdrawals – worldwide**User group**  
Business and corporate customers**Costs**  
EUR 65 p. a., unless otherwise specified in the account model**1 PRODUCT DETAILS****General description**

- Corporate credit card for worldwide cashless payments
- Billing: invoice is sent by post to the cardholder, copy to the company
- Billing account: business or company account
- Extensive insurance package

**Services**

- 24-hour emergency hotline:
  - Within 24 hours of the loss or theft of the card being reported, e.g. cash advance after loss of all means of payment
  - Help in obtaining replacement cards or documents
- Providing names / arranging appointments with professionals (e.g. lawyers, doctors)
- Interpreter service (telephone support)
- Medical helpline (e.g. advice on vaccinations, recommended medicines when travelling)
- Early repayment of unsettled transactions possible
- Free admission to the art gallery of the Hypo Cultural Foundation in Munich
- Free SMS service keeps you informed of all transactions and blockings
- Setting up a desired PIN is possible

**Insurance****Dependent on payment with credit card**

- Delay Cover for Corporate Travel
- Rental cars Legal Protection for Corporate Travel
- Fidelity Insurance (insurance cover for the company in the event of misuse by the cardholder)

**Not dependent on payment with credit card**

- Medical Travel Insurance for Corporate Travel
- Transport Accident Insurance for Corporate Travel
- Curtailment Insurance for Corporate Travel
- Accident and Breakdown Cover for Company Cars
- Victim Legal Protection for Corporate Travel

**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 withdrawals 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

<b>Fee for providing a credit card</b>	EUR 65 p. a., unless otherwise specified in the account model
<b>Frequent user bonus</b>	<ul style="list-style-type: none"> <li>• Pro-rata refund of the annual fee, depending on use</li> <li>• Annual calculation carried out after the end of a contractual year</li> <li>• Cash advances and fees are not treated as transactions</li> <li>• Fees table:             <ul style="list-style-type: none"> <li>• from EUR 6,000 in transactions: . . . . . annual fee EUR 35</li> <li>• from EUR 9,000 in transactions: . . . . . annual fee EUR 20</li> <li>• from EUR 12,000 in transactions: . . . . . free for the following year</li> </ul> </li> </ul>
<b>International service fee</b>	<ul style="list-style-type: none"> <li>• Transactions in euros within the EEA . . . . . free</li> <li>• Transactions in other currencies . . . . . 1 % of transaction amount</li> </ul>
<b>ATM cash withdrawals</b>	<ul style="list-style-type: none"> <li>• At HVB ATMs in Germany. . . . . free</li> <li>• At third-party ATMs around the world 2 % of transaction amount, with a minimum of EUR 5</li> </ul>
<b>Cash services at counter locations</b>	<ul style="list-style-type: none"> <li>• At counters of third-party banks. . . . . 3 % of transaction amount, with a minimum of EUR 5</li> </ul>
<b>Other costs</b>	Third-party banks / ATM operators may charge fees for cash withdrawals, which must be borne by the cardholder. They are required to advise of these charges at the ATM.

### 4 CREDIT CARD SAFETY

<b>Withdrawal</b>	Cash withdrawal with the credit card at the ATM can be blocked.
<b>3D Secure</b>	More security for online payments: 3D Secure procedure, if requested by the merchant, with two personal factors.
<b>SMS service</b>	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.
<b>Case of dispute</b>	We are there for you! HVB Card Service supports you in the case of dispute.
<b>Control</b>	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. Furthermore, the conditions for the HVB Corporate Credit Cards (Bedingungen für HVB Firmenkreditkarten) and the Terms and Conditions of Insurance / Description of Benefits HVB Mastercard Gold for corporate customers (Versicherungsbedingungen / Leistungsbeschreibung HVB Mastercard Gold für Firmenkunden) 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](http://hvb.de/preis-leistung).

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