

## Product profile

## HVB Visa Card (credit card)

**Product**  
Credit card**Options for use**  
Payment at retail outlets and online; obtaining cash around the world**User group**  
Private customers**Costs**  
Providing a credit card from EUR 0 (depending on account model)**1 PRODUCT DETAILS****General description**

- Worldwide use of credit card (Visa Card) for payment in foreign currencies and in euros
- Optional partner card available
- Monthly settlement with full repayment
- Visa Secure for safe online purchases
- Free text alerts inform you of transactions
- 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
  - None of the insurance services are tied to card use

**Insurance benefits**

- Travel health insurance (coverage of costs in the event of illness or accident)
- Travel accident insurance (coverage for accidents)

**2 OPTIONS FOR USE****Use of the credit card**

- Use worldwide of the credit card to pay 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

**Cash withdrawal worldwide**

- Cash withdrawals with the credit card at an ATM
- Cash withdrawals with the credit card at third-party ATMs in a 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**

<b>Providing a credit card</b>	<p>The annual fees depend on the respective account model</p> <ul style="list-style-type: none"> <li>HVB PlusKonto, HVB AktivKonto, HVB StartKonto <ul style="list-style-type: none"> <li>one main card . . . . . 30 EUR</li> <li>one partner card . . . . . 10 EUR</li> </ul> </li> <li>HVB ExklusivKonto und HVB Depot Global <ul style="list-style-type: none"> <li>one main card . . . . . 0 EUR</li> <li>one partner card . . . . . 0 EUR</li> </ul> </li> </ul>
<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 . . . . . 2 % of transaction amount, and a minimum of EUR 5</li> </ul>
<b>Cash withdrawal at counter location</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>	<p>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.</p>

**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