
 **Product**
Mobile banking
account service

 **Product uses**
Account / portfolio
management, services
and information

 **Target group**
Private and business
customers aged 14
and over

 **Costs**
Free of charge



1. PRODUCT DETAILS

Account and portfolio management, transactions, personal mailbox, comprehensive services and contact options via a secure Internet connection

Product

Mobile banking account service

Features

The HVB Mobile Banking App is a banking software product for smartphones with Android or iOS operating systems. It offers numerous informative services related to accounts, cards and securities accounts. Furthermore, the app provides the possibility to initiate transactions, access to documents such as online account statements as well as numerous contact options.

Authentication procedure

To log in to the HVB Mobile Banking App for the first time, you can use your usual login details. Please enter the HVB Direct Banking Number and Password (PIN), identical to those used in HVB Online Banking. You can choose to authorise transactions using either biometric authentication (e.g. fingerprint, FaceID) or your appTAN PIN.

During registration for the appTAN procedure, you can select your personal appTAN PIN, which is needed to authorise transactions such as credit transfers. When you initiate transactions directly in the app, the input mask for entering the appTAN PIN will be displayed automatically. When you initiate transactions in HVB Online Banking, please click on "APPTAN" in the bottom left corner of the login page (no login necessary) or the push message in your smartphone.

For more information, please visit hvb.de/app.

Requirements

- Smartphone running the Android or iOS operating system
- OS versions: iOS 13 or higher, Android 7.0 or higher
- The smartphone must be in the condition as supplied by the manufacturer. If jail-breaking / rooting is detected, the app cannot be used on this smartphone
- HVB Online Banking access
- HVB Mobile Banking App (can be downloaded from the App Store, Google Play Store or Huawei AppGallery)

Customer service

Support to answer any questions

- By phone on +49 (0) 89 378-48888 from Monday to Friday from 8 am to 8 pm and Saturday from 8 am to 2 pm
- By email to: onlineservice@unicredit.de



2. PRODUCT USES

Account management and payment transactions

- Overview of accounts and display of transactions for all accounts registered for HVB Online Banking
- SEPA credit transfers and instant payments (incl. invoice scanner and payment templates)
- Search and filter functions for transactions within the last 750 days
- Scheduled credit transfers up to 90 days in advance
- Display of outstanding credit transfers
- Setup, editing and deletion of standing orders and overview of standing orders
- Direct debit returns
- Overview of all credit cards, display of pending and booked credit card transactions
- Savings transfers up to EUR 2,000 / EUR 5,000 per month (depending on the product) and amounts for which notice has been given
- Loans: Apply for HVB KomfortKredit, display of mortgages
- Multibanking: Integration of specific third-party accounts, including import of account transactions and initiation of credit transfers to the debit of the third-party account
- Setup of foreign spending limits for debit cards (outside SEPA)

Payment orders can be made for the daily limit set for HVB Online Banking. In case of changes you can adjust the transfer limit directly in the app.

Management of credit cards & Visa debit cards

- Blocks:
 - Card block for all transactions
 - Cash withdrawals (prevents cash withdrawals at ATMs worldwide)
 - Online payments (prevents online payments worldwide)
 - Individual continents (Africa, Asia, Europe, Latin America, Middle East, North America, Pacific, Russia & CIS)
 - You can remove blocks you have set at any time
- Registration for Apple Pay

Securities trading and Investment plans

- Purchase and sale of shares, structured products and warrants at more than 30 national and international trading venues
- Purchase and sale of almost all funds and exchange-traded funds authorised for sale in Germany
- Purchase and sale of bonds on all German stock exchanges
- Subscription of new stocks of structured HVB products
- Editing and deletion of orders
- Setting of stop-buy / stop-loss limits
- Order status information
- Opening and editing of HVB Investment plans

Portfolio and market overview

- Securities account overview
- Portfolio analysis: portfolio and risk structure, performance, realised and unrealised gains, aggregate interest claims, purchase prices used for the calculation of withholding tax on capital income
- Portfolio management: structure of entire assets, aggregate analysis of all securities accounts, inflows and outflows, manual setup of portfolios
- Market overview (selected indices, currencies, rates, commodities, news) as well as creation and management of watchlists and virtual portfolios


Insurances

- Quote and buy new insurance coverages from our partner Allianz
- Access and manage existing insurance contracts (bought via HVB)

Documents

Access to your personal bank documents such as:

- Account-related documents, such as account statements, condition notifications, credit and interest rate notifications, credit card notifications
- Securities-related documents, such as portfolio reports, securities statements, portfolio price statements, corporate actions
- You can find all currently available digital documents at hvb.de/onlinedokumente

Personal Finance Manager (PFM)	<ul style="list-style-type: none"> • Quick overview based on graphic representations and reports • Allocation of your account and credit card transactions to specific categories (e.g. groceries) • Definition of individual budgets to limit spending in a specific category (e.g. travel) • Download of transactions incl. the pertinent categories
Features	<ul style="list-style-type: none"> • Easy login, the App saves your Direct Banking Number so you only need to enter it once • Login and payment authorization with biometrics, if wanted. We accept fingerprint and face recognition – depending on the device • Invoice scanner that can upload all relevant credit transfer details from an email attachment or PDF file or adopt them from photographs of invoices, credit transfers and QR codes • Payee list (using payment templates the same way as in HVB Online Banking) • IBAN forwarding (e.g. by email, text message) • Notification services by text or push message, activated in HVB Online Banking • Option to display the most important functions in English • Set personal greeting individually • Change own contact details (address, phone number, email) • Management of consents and approvals
Contact options	<ul style="list-style-type: none"> • Branch and ATM locator • Hotlines for blocking accounts and credit cards, HVB Telefonbanking and HVB Online Banking • Service hotlines • Chat: The digital assistant answers many questions and is constantly learning • Messaging function and arrangement of appointments with your account manager
 3. COSTS	<p>The download and use of the HVB Mobile Banking App is free of charge.</p>
4. FURTHER INFORMATION	
Security information	<ul style="list-style-type: none"> • When using the HVB Mobile Banking App, a secure connection (https) is established between the iOS, Android or Huawei smartphone and the bank server. • Avoid using HVB Mobile Banking from public Wi-Fi or other people's computers. • You need to install an up-to-date virus scanner on your smartphone. • Keep your authentication details confidential and never store them unencrypted on your smartphones (e.g. in "Notes"). • Do not disclose your SMS-TAN to other persons. • The bank will never contact you by email or by phone to ask for your HVB Mobile Banking App authentication details. • If your smartphone is lost or stolen, call +49 (0)89 378 23939 immediately to have your HVB Online Banking access blocked.
Further general information	<p>You can find a step by step guide for first activation on hvb.de/bankingguides. For more information, please visit hvb.de/app.</p>

Your HypoVereinsbank account manager will be happy to answer any questions!

As of March 2024