

HVB Online Banking



Product
Online banking account service



Product uses
Account / deposit management, general banking services & other helpful 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

Online banking account service

Authorization procedure

You can choose between the following authorization procedures:

appTAN procedure

Customers must register for appTAN before attempting to authorize requests with this procedure. Customers using the appTAN procedure will receive unique confirmation TANs in their HVB Mobile Banking app for each individual request. You can read more information at hvb.de/apptan.

photoTAN procedure

Customers interested in using photoTAN must purchase a photoTAN reader device from one of our partners prior to the procedure's activation process. Once activated, the reader is used to scan photoTAN images and generate unique confirmation TANs for each submitted request. Please visit hvb.de/phototan for more information.

Requirements

- Current account, self-service savings or mortgages with the HypoVereinsbank
- Registered mobile number that can be used to authenticate Online Banking login attempts
- PC, laptop, or tablet with a secure internet connection
- Smartphone capable of appTAN registration
- photoTAN reader device if you are using the photoTAN procedure
- HVB Online Banking registration
 - online at hvb.de/onlinebanking or
 - with your advisor or advisory team

Services

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 services

- Account overview and display of transactions
- Create instant transfers (domestic and international)
- IBAN and BIC search functions, sortable payee list
- Search and filter transactions within the past 750 days
- Schedule transfers up to 90 days in advance (except for cross-border credit transfers)
- Create, edit, delete and view an overview of standing orders
- Direct debit returns
- Overview of your credit cards, authorised and booked transactions as well as the balances and statements for each card over the past 12 months
- Savings transfers up to EUR 2,000 / EUR 5,000 per month (depending on the product) and amounts for which notice has been given
- Set up, adjust and view online account statements directly from your digital mailbox
- Order euros, foreign currencies, coins and precious metals
- Apply and change HVB Dispokredit (overdraft)
- Apply for HVB KomfortKredit
- Mortgages: Display of interest and repayment schedule as well as disbursements
- Integrate certain third-party bank accounts with Multibanking. All transactions connected to these accounts will be displayed in the HVB Mobile Banking app, but will only be debited to the respective third-party account
- Set up SMS Service for credit card transactions
- Set up SMS Service or push messages for several account services
- Send personal messages and appointment requests to your personal advisor or your advisory team
- Management of consents and approvals
- Issue, edit and revoke power of attorney rights
- Set up, change or delete exemption orders including an overview of amounts already used
- Change own contact details (address, phone number, email)

Payment orders can only be placed within your account's available transfer limit. In case of changes you can adjust the transfer limit directly in your HVB Online Banking.

Securities trading & documents

- Buy and sell shares, structured products and warrants on more than 30 national and international trading venues
- Buy and sell nearly all funds and exchange traded funds admitted for distribution in Germany
- Buy and sell bonds on all German stock exchanges
- Subscription to stocks issued by HypoVereinsbank or a syndicate in which the HypoVereinsbank is a member
- Modify and cancel orders
- Define stop-buy / stop-loss limits
- Check order status
- Set up, edit or delete securities savings plans

Deposit portfolio & evaluation


- Deposit overview
- Deposit evaluation: portfolio structure, risk structure, performance, realised and unrealised profits, aggregated interest claims, purchase price used to calculate withholding tax ('Abgeltungssteuer')
- Portfolio management: asset structure, aggregated portfolio evaluation, inflows and outflows, manual portfolio investment

Insurances

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

Direct sales

Open private current and savings accounts, deposit accounts, fixed-term deposit accounts and apply for debit and credit cards as well as personal loans. Sign all of the necessary registration documents virtually, using the TAN procedure of your choice.

Personal mailbox	<p>Your personal mailbox offers direct access to important banking documents and files. Documents can be saved for basically 10 years, e.g.:</p> <ul style="list-style-type: none"> • Account documents e.g. account statements, conditions notifications, credit and interest notifications, credit card notifications • Securities-related documents, such as portfolio reports, securities statements, portfolio price statements, corporate actions • You can find the current digital available documents at hvb.de/onlinedokumente
Personal Finance Manager (PFM)	<ul style="list-style-type: none"> • A digestible financial overview complete with interactive charts • Allocation of account and credit card transactions to specific categories (e.g. groceries) • Ability to set unique category-based budgets, to avoid spending too much in a certain category (e.g. travel or entertainment) • Detailed documents outlining individual transactions and budget categories (available for download)
 3 COSTS	<ul style="list-style-type: none"> • The use of HVB Online Banking is free of charge. • Some fees may apply if you are using the SMS account service, depending on your account model. Please refer to our list of prices and services for more information.
4 FURTHER INFORMATION Security information Further general information	<ul style="list-style-type: none"> • Ensure you are using a secure connection when logging into Online Banking and entering sensitive data (the URL must start with 'https://'). • Keep your operating system, browser and virus protection for your PC and tablet up-to-date at all times. • Remember that we will never contact you, neither by phone nor by email, asking for your Online Banking login details. • Avoid using public WIFI or devices belonging to other people. • Lock your HVB Online Banking access immediately if you suspect fraud. • Find more security information and tips at hvb.de/sicherheit. <p>You can find a step by step guide for first activation on hvb.de/bankingguides. Please visit hvb.de/onlinebanking for more information.</p>

Please do not hesitate to contact us for further information.

As of March 2024