





PRODUCT PROFILE

FCB MASTERCARD (CREDIT CARD)

 Product Credit card	 Product uses Payment in retail stores and online; obtaining cash around the world	 Target users Private customers	 Costs Providing a credit card Starting at EUR 0 (depending on the account model)
---	---	--	---

1 PRODUCT DETAILS

- 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**
- 5 % discount on fan merchandise¹:
 - Valid in all official Bayern Munich fan shops and at **fcbayern.de**
 - Premium ticket service:
 - Exclusive online ticket shop with special allocation of 500 tickets per each regular FC Bayern München home game.
 - Simply request your desired match via **hvb.de/tickets** and with a bit of luck receive 2 tickets.


¹ Excluding reduced items. Only one type of discount may be used for each purchase.

- Insurance** None

2 PRODUCT USES

- Use of the credit card**
- Use worldwide of the credit card to pay in foreign currencies and 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  **Apple Pay**

- Cash withdrawal worldwide**
- Cash withdrawal with the credit card at an ATM
 - Cash withdrawal with the credit card at third-party ATMs in a foreign currency
 - Max. 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 credit card, you can withdraw cash at the counter (except at HypoVereinsbank branches)
 - Max. 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

	FCB ExklusivKonto HVB ExklusivKonto HVB Depot Global	FCB PlusKonto HVB PlusKonto	FCB AktivKonto HVB AktivKonto	FCB StartKonto HVB StartKonto
Main card	EUR 0	EUR 30	EUR 30	EUR 30
Partner card	EUR 0	EUR 20	EUR 20	EUR 20

International service fee

- Transactions in euro free of charge
- Transactions in foreign currencies 1,75% of transaction amount

Cash withdrawal at ATM

- At HVB ATMs in Germany free of charge
- At third-party ATMs around the world
 - HVB or FCB ExklusivKonto and HVB DepotGlobal free of charge
 - HVB or FCB AktivKonto and HVB or FCB PlusKonto EUR 2.50
 - Other account models, e.g. HVB or FCB StartKonto. 2% of transaction amount and a minimum of EUR 5

Cash withdrawal at counter location

- At counters of third-party banks 3% of transaction amount and a minimum of EUR 5

Special services

- PIN re-configuration EUR 5
- Replacement card free of charge
- Copy of individual voucher/transaction slip EUR 10
- Duplicate invoice EUR 10
- Dispatch of SMS regarding transaction enquiry free of charge

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 and Conditions of UniCredit Bank GmbH apply. The card is also subject to 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 the UniCredit Bank GmbH or downloaded from the internet at [hvb.de/preis-leistung](https://www.hvb.de/preis-leistung).

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

As of 20 November 2023