




## Product profile

# HVB PlusSparen (Variable Interest)

 **Product type**  
Savings deposit

 **Term**  
Open-ended

 **Conditions**  
Valid from 5 January 2017  
Variable basic interest  
rate 0.01 % p.a.

## 1 PRODUCT DESCRIPTION

 **PRODUCT TYPE**      Saving deposits

## 2 INVESTMENT OBJECTIVES

This savings model is suitable for natural persons with low risk tolerance who wish to build up their assets.

## 3 KEY DATA

**CURRENCY**      The investment currency is the euro.

 **TERM**      The agreement is open-ended.

**AVAILABILITY**      A three-month notice period applies for withdrawals.


Withdrawals of up to EUR 2,000 per calendar month can be made without advance notice. Larger amounts are subject to three months' prior notice and can be withdrawn at the end of the notice period.

Capitalised interest may be withdrawn within two months of being credited without incurring an early disposition charge (VorVerfügungsPreis).

**COSTS**      If the Bank allows the customer to withdraw amounts of more than EUR 2,000 in a calendar month without advance notice, it will levy an early disposition charge (VorVerfügungsPreis). The early disposition charge (VorVerfügungsPreis) is equivalent to 0.25 % of each amount withdrawn.

**DEPOSIT MODE**      Irregular deposits and regular savings instalments of any size are possible at any time.

**INTEREST CAPITALISATION**      Interest is credited on 31 December of every year and on termination of the agreement.

 **CONDITIONS**      The savings model is variable. The interest rate depends on the amount saved.

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#### 4 RISKS

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##### STATUTORY DEPOSIT PROTECTION

According to the German Deposit Guarantee Act (“Einlagensicherungsgesetz”, EinSiG), the total claim of each protected customer against the Bank is covered for credit balances on all types of account (in euros or in the currency of a member state of the EU) up to the equivalent of EUR 100,000.

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##### VOLUNTARY DEPOSIT PROTECTION

In addition to this, HypoVereinsbank is a member of the Deposit Protection Fund of the Association of German Banks. This voluntary fund covers the savings deposits and other protected deposits of customers of member banks, and consequently also of HypoVereinsbank customers (with the exception of banks, bank-like customers, such as financial institutions and investment firms, as well as local authorities, such as the Federal Government, the Länder and municipalities), up to a certain guaranteed limit. In addition to savings deposits, this especially includes sight deposits and term deposits, as well as savings bonds maintained in the name of the depositor. The Deposit Protection Fund also covers protected foreign currency deposits.

You can find further details on deposit protection in Item 20 of our General Business Conditions.

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#### 5 OTHER INFORMATION

The savings certificate must be presented in order to make withdrawals or close the account.

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

As of 1 October 2017