

Product profile

HVB Visa Card – Corporate customers (credit card)



Product
Credit card



Options for use
In-store and online payments and cash withdrawals – worldwide



User group
Business and corporate customers



Costs
EUR 30 p. a., unless otherwise specified in the account model



1. PRODUCT DETAILS

General description

- Credit card for worldwide cashless payments
- Security chip included
- Billing: invoice is sent by post to the cardholder, copy to the company
- Billing account: business or company account

Services

- 24-hour emergency hotline:
 - Within 24 hours of the loss or theft of the card being reported, e.g. cash advance after loss of all means of payment
 - Help in obtaining replacement cards or documents
- Providing names / arranging appointments with professionals (e.g. lawyers, doctors)
- Interpreter service (telephone support)
- Medical helpline (e.g. advice on vaccinations, recommended medicines when travelling)
- Early repayment of unsettled transactions possible
- Free SMS service keeps you informed of all transactions and blockings
- Setting up a desired PIN is possible

Insurance

Dependent on payment with credit card

- Delay Cover for Corporate Travel
- Rental cars Legal Protection for Corporate Travel
- Fidelity Insurance (insurance cover for the company in the event of misuse by the cardholder)

Not dependent on payment with credit card

- Medical Travel Insurance for Corporate Travel
- Transport Accident Insurance for Corporate Travel
- Curtailment Insurance for Corporate Travel
- Accident and Breakdown Cover for Company Cars
- Victim Legal Protection for Corporate Travel

2. OPTIONS FOR USE



Usage of card

- Accepted at more than 44 million outlets worldwide



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



ATM cash withdrawals

- Use your PIN to withdraw money at home and abroad
- Max. EUR 2,500 per day or equivalent in foreign currency

Cash withdrawals at counter locations	<ul style="list-style-type: none"> Obtain cash at home and abroad over the counter by presenting a valid ID and your HVB credit card (not including HypoVereinsbank branches) Max. EUR 2,500 per day or equivalent in foreign currency
Requirements	<ul style="list-style-type: none"> Appropriate creditworthiness of the company is assumed. Business or company account at HypoVereinsbank



3. COSTS

Fee for providing a credit card	EUR 30 p. a., unless otherwise specified in the account model
International service fee	<ul style="list-style-type: none"> Transactions in euro within the EEA free of charge Transactions in other currencies 1 % of transaction amount
ATM cash withdrawals	<ul style="list-style-type: none"> At HVB ATMs in Germany. free of charge At third-party ATMs around the world 2 % of transaction amount, with a minimum of EUR 5
Cash withdrawals at counter locations	<ul style="list-style-type: none"> At counters of third-party banks. . . . 3 % of transaction amount, with a minimum of EUR 5
Other costs	Third-party banks / ATM operators may charge fees for cash withdrawals, which must be borne by the cardholder. They are required to advise of these charges at the ATM.

4. CREDIT CARD SAFETY

Withdrawal	Cash withdrawal with the credit card at the ATM can be blocked
3D Secure	More security for online payments: 3D Secure procedure, if requested by the merchant, with two personal factors.
SMS service	Immediate information via SMS for all transactions as well as in the event of a card block and when 75% of the monthly card limit is reached.
Case of dispute	We are there for you! HVB Card Service supports you in the case of dispute.

5. FURTHER INFORMATION

The General Terms and Conditions of UniCredit Bank GmbH apply. The UniCredit Bank GmbH Terms and Conditions for HVB Corporate Credit Cards (Bedingungen für HVB Firmenkreditkarten) and the Terms and Conditions of Insurance / Description of Services (Versicherungsbedingungen / Leistungsbeschreibung): HVB Mastercard Gold for Corporate Customers, HVB Visa Card for Corporate Customers shall apply. Moreover, we refer to our prices and conditions as set forth in our list of prices and services, which can be obtained at any branch of UniCredit Bank GmbH or downloaded from the internet at hvb.de/preis-leistung.

Your HypoVereinsbank advisor will be happy to provide you with further information. Effective 20 November 2023