

## PRODUCT PROFILE

# FCB FLEXSPAREN



**Product**  
Deposit account with  
three-months' notice



**Term**  
Unlimited



**Terms and conditions**  
Effective from  
1 September 2022  
Guaranteed minimum  
interest of 0.02 % p. a. on  
max. EUR 100,000 EUR



## 1. PRODUCT DETAILS

**Product type** Deposit account with three-months' notice

## 2. INVESTMENT OBJECTIVES AND INVESTOR GROUP

The deposit account is suitable for risk-averse private individuals, specifically for investors passionate about football, for accumulating wealth.

## 3. PREREQUISITES FOR FCB FLEXSPAREN

- Registered HVB online banking\*
- Activated postbox in HVB online banking

\* In the case of account holders who are minors, it is sufficient for only one custodian to be registered, and in the case of joint accounts for only one account holder to be registered, for HVB online banking.

## 4. PRODUCT FEATURES

**Currency** The investment currency is Euro.



**Term** The contract shall run for an indefinite period.

**Availability** Deposits are subject to a notice period of three months.

Mandates of up to EUR 5,000 per calendar month without notice are possible. Amounts in excess of this can only be paid back once notice is given, in compliance with a three-month notice period.

Capitalised interest can be made available within two months after the credit entry without a provisional mandate fee.

**Costs** If the bank permits mandates of undeclared amounts of more than EUR 5,000 in the calendar month, it calculates a provisional mandate fee for this. The early withdrawal penalty is 0.25 % of the amount on which notice has not been given that exceeds EUR 5,000 in the respective calendar month.

**Form of deposit** Any lodgements and regular savings rates are possible at any time.

**Interest capitalisation** The interest is credited each year on 31 December and then at the end of the contract.



## Interest

The Bank pays variable interest on amounts invested of up to EUR 100,000. The rate of interest is linked automatically and transparently to the three-month Euribor (BBK01.SU0316 time series of Deutsche Bundesbank) and amounts to 40 % of its current value, but never less than 0.02 % p.a. In the event of changes to the reference interest rate, the Bank will adjust the interest rate effective as of the 10th bank working day of the month in question (without prior notice). The current figures can be found on the Bank's website at [hvb.de/fcbflexsparen](https://hvb.de/fcbflexsparen).

## 5. SERVICE

- Paper-free account opening
- Digital account management: free transfers of savings to an account held by the account holder at HVB using HVB online banking and/or the Mobile Banking app
- Digital bank statement: An online statement is made available for downloading from the personal electronic postbox in HVB online banking each 30 June/31 December.
- At the customer's request, free card for cash deposits and withdrawals at ATMs or HVB self-service terminals
- Free cash deposits or withdrawals at the counter of the branches, even without having to present the bank statement

## 6. DEPOSIT PROTECTION

### Statutory deposit protection

Under the Deposit Guarantee and Investor Compensation Act, the total claim of each protected customer against the bank is secured against deposits on all types of accounts (in Euro or in the currency of an EU Member State) up to a value of EUR 100,000.

### Voluntary deposit protection

In addition, HypoVereinsbank is a member of the Deposit Protection Fund of the Association of German Banks e.V. This voluntary deposit protection fund provides savings deposits and other protected deposits to the customers of its member banks, and thus also to customers of HypoVereinsbank (except banks, bank-like customers such as financial institutions and investment firms, as well as regional authorities such as the federal government, states and municipalities) secured to a certain security limit. In addition to the savings deposits, this also includes demand and fixed-term deposits, as well as savings bonds denominated in the name of the depositor. The deposit protection of the deposit protection fund also includes protected foreign currency deposits.

Additional details about the deposit protection are included in No. 20 of our General Terms of Business.

## 7. OTHER NOTES

The offer is available to private customers only. Only one FCB FlexSparen account may be opened per customer.

The Bank's "Terms and Conditions for FCB FlexSparen" and "General Business Conditions" apply. In addition, certain business relationships are subject to special terms and conditions that may contain regulations that deviate from or supplement these General Business Conditions. In particular, the "Special Conditions for Online and Mobile Banking" and the "Terms and Conditions for the HypoVereinsbank ServiceKarte (debit card) and SparKarte" also apply.

Your account manager at HypoVereinsbank will be happy to advise you!

As of 1 September 2022