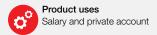
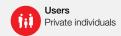
## **PRODUCT PROFILE**

# **FCB PLUSKONTO**











### **1 PRODUCT DETAILS**

The FCB PlusKonto corresponds to the HVB PlusKonto incl. FCB Motiv girocard (debit card) or FCB Visa Debit Card (debit card), with which you automatically participate in the annual draw for exclusive FCB prizes.

(debit card), with wh	ich you automatically participate in the annual draw for exclusive FCB prizes.
SERVICES	
Sending money	SEPA Credit Transfer within EU/EEA  ■ HVB Online Banking, self-service terminals, paper-based free of charge
	SEPA Instant Credit Transfer within EU/EEA  ■ HVB Online Banking
Providing a debit card	Annual prices  FCB Motiv girocard EUR 5  HVB girocard free of charge  FCB Visa Debit Card (with Premium Ticket Service and other FCB benefits) . free of charge
Providing a credit card	Annual prices  FCB Mastercard (with Premium Ticket Service¹) EUR 30  HVB Mastercard free of charge  HVB Mastercard Gold  Insurance package 'Single' (with refund depending on transaction volume) 60 EUR  Insurance package 'Family' (with refund depending on transaction volume) 80 EUR  HVB Visa Card 30 EUR  Please see the relevant product profiles for more detailed information on the individual credit
	cards <sup>1</sup> Games during the corona-related special plays are excluded.
PIN change	You can change the PIN at any HVB ATM.





Cash withdrawals	With your HVB girocard (debit card) you can withdraw cash:
at cash machines using a debit card	<ul> <li>At HypoVereinsbank and other Cash Group banks (Commerzbank, Deutsche Bank and Postbank as well as their subsidiary banks in Germany), at Shell petrol stations in Germany and throughout Europe at all banks forming part of the UniCredit Group free of charge</li> <li>At cash machines abroad</li></ul>
	With your FCB Visa Debit Card you can withdraw cash:  At HypoVereinsbank in Germany and throughout Europe at all banks forming part of the UniCredit Group free of charge  At cash machines abroad
	Third-party banks or cash machine operators may charge their own fees for cash withdrawals and foreign currency transactions, which are to be borne by the card holder. They are required to inform you of their fees at the cash machine.
Cash withdrawals at ATMs with credit card	<ul> <li>At HVB ATMs in Germany</li></ul>
Arranged overdraft	HVB overdraft facility  ■ Usually three times your net monthly salary  ■ Interest rate for an authorised overdraft facility and/or tolerated overdraft (overdrawn account): please refer to the current list of prices and services
Changing accounts	Free account-changing service  Online account-changing service via <a href="https://hvb.de/kontowechsel">hvb.de/kontowechsel</a> Statutory account-changing support in accordance with the (German) Payment Accounts Act
Modes of access	<ul> <li>HVB Online Banking (hvb.de)</li> <li>HVB Mobile Banking app</li> <li>Self-service terminals</li> <li>HypoVereinsbank branches</li> </ul>
Account information	<ul> <li>Free provision of account statements</li> <li>Online account statements (automatic or manual download, archiving, printing)</li> <li>Statement printer</li> <li>Summary statement on request, cost per statement plus postage EUR 0.18</li> </ul>
Text alerts	<ul> <li>Texts may be selected on an individual basis</li> <li>Transactions using a credit card or the HVB Visa Debit Card</li> <li>Account services (checking account balance, incoming payments, debit transactions, account balance notification for above or below customer-defined account balances, account statement reminders)</li> <li>Select and change at any time, either online (HVB Online Banking) or through your</li> </ul>

# ADDITIONAL SERVICES

Services that are not an essential element of the current account agreement and are subject to change or withdrawal by the Bank at any time without notice:

#### Attractive raffle

Annual raffle of "Money can't buy" prizes such as:

- 2 × 1 place in the UEFA Champions League trip with FC Bayern München
- Original match balls with the signatures of many players
- Hand-signed "Match-worn" jerseys and many other great fan articles

# Travel reservation service

- FCB PlusKonto account holders are eligible to receive from HypoVereinsbank a 5% refund of the cost of travel within 6 weeks of the trip (not including taxes, additional fees, comparable surcharges and cancellation fees)
  - To qualify, customers must hold an FCB PlusKonto at the time of booking and receiving the refund.
  - Reservations may be made by calling the service hotline at +49 40 4136 0127 or online at hvb.de/zusatzservices.
  - The service hotline is open from Monday to Saturday from 8.00 am to 8.00 pm.



### **2 PRODUCT USES**

The FCB PlusKonto can be used by private individuals as a salary or private account.



#### 3 COSTS

Maintaining the account: EUR 9.90 monthly. The balancing statement will be issued on a quarterly basis.

#### **4 OTHER INFORMATION**

This offer applies to private customers.

The business relationship is subject to the Bank's General Business Conditions. In addition, special conditions covering deviations from or amendments to the General Business Conditions apply to individual business relationships.

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This relates in particular to conditions governing credit transfers, direct debits, cheque transactions, HVB girocard (debit card) and the HVB ServiceKarte (debit card) and FCB SparKarte. The corresponding conditions are available at any branch of the Bank and can be provided on request. They are also available on the internet at <a href="https://hvb.de">hvb.de</a>.

Opening an FCB PlusKonto, setting up an overdraft facility and issuing a debit card or credit card are subject to a creditworthiness check.

Please see the relevant product profiles for more detailed information on the individual components and services of the current account.

We refer to the prices and conditions as per our list of prices and services, which can be obtained at any branch of the Bank or downloaded from the internet at hvb.de/preis-leistung.

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

As of January 2024