

## PRODUCT PROFILE

# FC BAYERN SPARKARTE



**Product type**  
Savings deposit



**Term**  
Open-ended



**Conditions**  
Valid from 1 September 2011  
Variable Grundverzinsung  
Variable basic interest rate  
Under EUR 2,500: 0.25 % p. a.  
From EUR 2,500: 0.40 % p. a.  
From EUR 5,000: 0.70 % p. a.  
From EUR 10,000: 0.90 % p. a.  
From EUR 25,000: 1.05 % 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 – especially for football fans with little capital.

## 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 Larger amounts are subject to three months' prior notice and can be withdrawn at the end of the notice period.

Capitalised interest may be withdrawn within two months of being credited without incurring an early disposition charge.

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. The early disposition charge is equivalent to 0.25 % of each amount withdrawn.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 interest rate payable comprises the following:

**Basic interest rate**

The interest rate is variable and depends on the balance. It increases as the amount saved exceeds EUR 2,500, EUR 5,000, EUR 10,000 and EUR 25,000, and decreases accordingly if the amount saved drops below one of these thresholds.

An interest bonus can be paid, which improves the interest rate. An interest bonus is paid in the following cases:

**Bonus interest for home goals:**

If Bayern Munich scores at least 10 home goals (excluding own goals), the interest rate is increased from the following calendar month until the next 30 June as follows:

- 10 or more home goals: 0.10 % p. a.
- 20 or more home goals: 0.20 % p. a.
- 30 or more home goals: 0.30 % p. a.
- 40 or more home goals: 0.40 % p. a.
- 50 or more home goals: 0.50 % p. a.
- 60 or more home goals: 0.60 % p. a.

Interest bonuses are not cumulated.

**Bonus interest on winning the championship (Meisterschaft):**

If Bayern Munich wins the DFB men's premier league championship in Germany, bonus interest of 5 % p.a. is paid for the calendar month following the last day of play of the German premier league season. The bonus interest is paid only on savings amounts up to and including EUR 100,000; any amounts in excess of this threshold are not taken into account when calculating the bonus interest payable.

**4. Risks**

Statutory deposit protection

According to the German Deposit Guarantee and Investor Compensation Act ("Einlagensicherungs- und Anlegerentschädigungsgesetz"), 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.

Voluntary deposit protection

Beyond 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 financial institutions), up to a certain guaranteed limit. In addition to savings deposits, coverage is provided in particular for sight deposits and term deposits, as well as savings bonds held 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.

**5. Other information**

- The savings certificate must be presented in order to make withdrawals or close the account.
- Only one FC Bayern Sparkarte savings account may be opened per customer.

Effective

15.11.2011

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