



Product profile

# HVB Tagesgeld

**Product**

Deposit due overnight

**Term**

Unlimited

**Terms and conditions**

Variable contractual interest rate up to a maximum of EUR 5 million

**1. PRODUCT DETAILS****Product type**

Demand Deposit

**2. INVESTMENT OBJECTIVES AND INVESTOR GROUP**

The deposit account is suitable for risk-averse private individuals for daily liquidity management.

**3. PREREQUISITES FOR HVB TAGESGELD**

- Registered HVB Online BankingSeite \*
- Activated postbox in HVB Online Banking

\*In the case of account holders who are minors, the registration of only one legal representative and in the case of joint accounts, the registration of only one account holder for HVB Online Banking is sufficient.

**4. PRODUCT FEATURES****Currency**

The investment currency is Euro.

**Term**

The contract shall run for an indefinite period.

**Availability**

The balance including credited interest is available daily.

- Disposals are possible at any time online
- Cash transactions are only possible without cash in favor of or to the debit of an account held in the name of the account holder, which may also be held at a third-party bank.
- No cash withdrawals or deposits or card disposals are possible.
- The HVB Tagesgeldkonto may only be maintained on a credit basis.

**Costs**

Account management and online account statements are free of charge.

Account statements by post at the customer's request:

The prices for account statements and postage for postal delivery can be found in the bank's list of prices and services.

**Form of deposit**

Any lodgements and regular savings rates are possible at any time.

**Interest capitalisation**

The interest is credited at the end of the quarter or at the end of the contract.

**Interest**

The Bank pays variable interest on amounts invested of up to EUR 5 million. The bank pays a variable interest rate for an investment amount of up to EUR 5 million. Credits that exceed this amount do not earn interest. The contractual interest rate is 30% of the current monthly average of the reference interest rate €STR (Euro Short-Term Rate), rounded to two decimal places. Alternatively, the bank can voluntarily pay a higher interest rate, to which there is no entitlement. The bank can reduce or discontinue a higher interest rate at any time. In the event of a higher interest rate being discontinued, the bank will only pay the contractual interest. Further details can be found in number 4 of the terms and conditions for the HVB call money. You can find these on [hvb.de](http://hvb.de) under Terms and Conditions – Terms and Conditions for the Deposit Business or in your contract documents. The current figures can be found on the Bank's website at [hvb.de/tagesgeld](http://hvb.de/tagesgeld).

**5. SERVICE**

- Paper-free account opening
- Digital account management: free transfers to an account held by the account holder at HVB or a third-party bank using HVB Online Banking and / or the HVB Mobile Banking app
- An online statement is made available for downloading from the personal electronic postbox in HVB Online Banking after the end of a calendar quarter.

**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.

The Bank's "Terms and Conditions for HVB Tagesgeld" 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".

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

As of January 2026