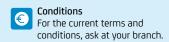
#### Product profile

## **HVB** Festgeld







### 1. PRODUCT DESCRIPTION



PRODUCT TYPE

Term deposit

#### 2. INVESTMENT OBJECTIVES

The term deposit is a one-off fixed interest investment with no options for withdrawal and is suitable for investors with low risk tolerance. The investment horizon is short to long-term.

#### 3. KEY DATA

CURRENCY	The investment currency is the euro.
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**TERM** The fixed-interest period ranges from 30 days to 7 years.

No withdrawals are possible over the duration of the agreement. **AVAILABILITY** COSTS None **DEPOSIT MODE** One-off deposits

MINIMUM INVEST-**MENT AMOUNT** 

EUR 5,000

### **COMPOUND INTEREST**

Interest is credited at the end of the term or at the agreed interest dates, i.e.

In case of a one-time investment

- at the end of a calendar month
- at the end of a calendar quarter
- at the end of a calendar half-year or
- at the end of a calendar year

In case of an investment with renewal:

· After expiry of the original term



### **CONDITIONS**

The interest rate applied to the term deposit is that agreed for the duration of the contract when it is signed. The interest rate depends on the duration of the agreement chosen by the customer.

**SERVICES** Automatic mailing of term deposit statements.





## 4. RISKS

## STATUTORY DEPOSIT PROTECTION

Under 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

In addition, 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 banks, bank-like customers, such as financial institutions and investment firms, as well as local authorities, such as the Federal Government, the Länder and municipalities), up to a certain guaranteed limit. In addition to savings deposits, this especially includes sight deposits and fixed-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

In addition to the HVB term deposit account, account holders who do not already have a current account with our Bank must open a settlement account for capital and interest payments. If you do not select any of our current account models, you may open our HVB settlement account for fixed-term deposits. The purpose of the settlement account is to process term deposits. Information on terms and conditions, in particular if used for other purposes, can be found in the special conditions for HVB settlement account for term deposits and the product profile HVB settlement account for term deposits.

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

As of 1 October 2017