

HVB Mobile Banking App

Part 1 – Download, login and personalisation

Step 1: Download the app

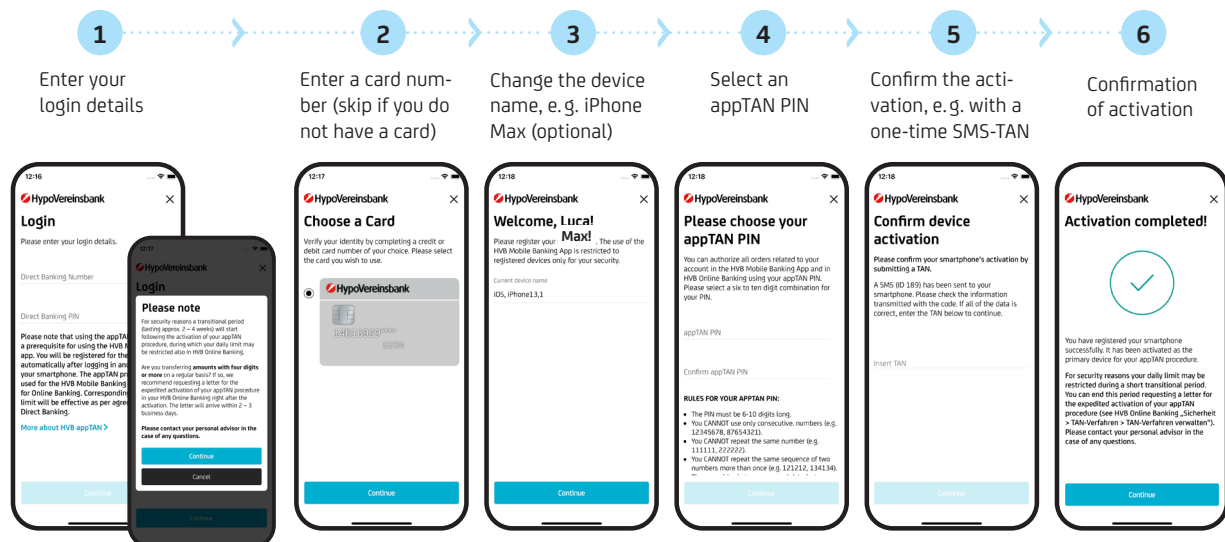
- Please download the HVB Mobile Banking App in the App Store, Google Play Store or Huawei AppGallery. You can find the app for download by entering the search term “HVB” or “HVB Mobile Banking App”.
- If you are already using HVB Online Banking, i.e. banking via the computer, proceed directly with step 2 of this guide. If you still have the access PIN, please enter HVB Online Banking to change it.
- If not, you can register for HVB Online Banking by clicking on “SET UP HVB ONLINE BANKING” (required for using the app).
- If you are not a HVB customer yet, you are welcome to use our mobile account opening option. Just click on “[OPEN ACCOUNT NOW](#)” at the bottom of the page and get started right away.



Tip: Keep your login details ready which you use in HVB Online Banking, the HVB Direct Banking Number and Password (PIN). You will need them in the next step.

Step 2: Activate the app

- Click on the link “[APP LOGIN](#)”. You only need your login details: HVB Direct Banking Number and Password (PIN) which you also use to log in to HVB Online Banking. (Direct Banking Number and Direct Banking PIN) which you also use to log in to HVB Online Banking.
- The activation firmly links your login details with the specific device. For security reasons, only one access per smartphone is allowed, i.e. another person cannot use your login details with another device to initiate transactions such as credit transfers.
- In addition to your HVB Online Banking login details, you need a so-called “appTAN PIN” to use the app, which you can select in the course of the activation process and then change at any time.

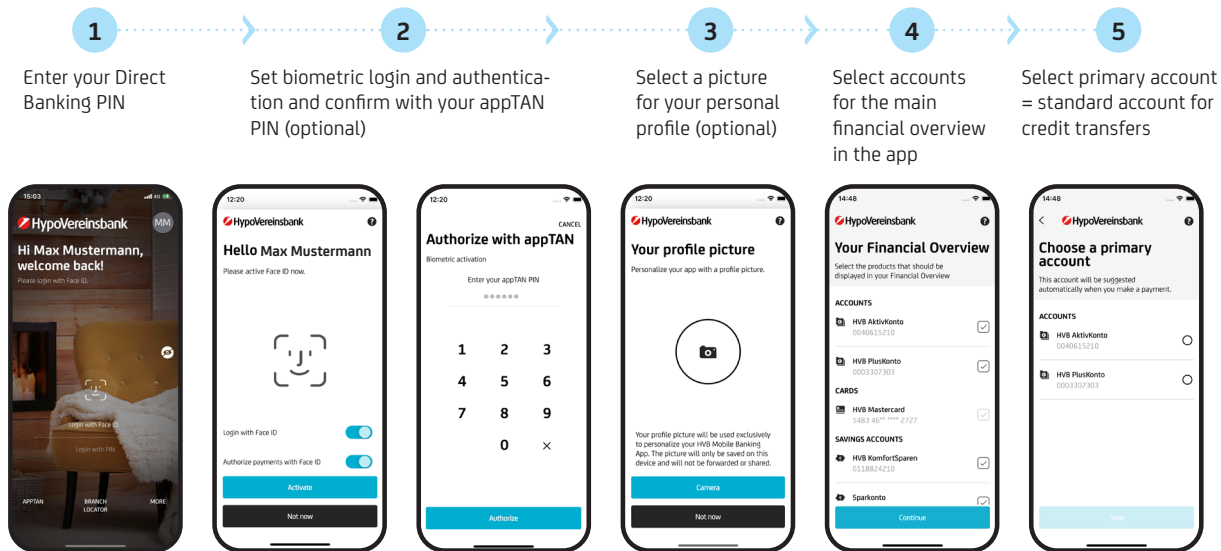


Important: After activation of the appTAN procedure via a one-time SMS-TAN, a (two- to four-week) transition period will start during which **there is a daily limit for security reasons. If you regularly effect transactions in the 4-digit range or higher**, we recommend that you directly request a letter for premature full activation in HVB Online Banking. This letter will enable you to end the transition period prematurely under: “HVB Online Banking > Security > TAN procedure > Manage TAN procedure”. You will receive the letter within 2-3 working days.

Exception: If step 5 “Confirm activation” is carried out via photoTAN, there will be no transition period.

Step 3: Personalise the app

- Personalise the HVB Mobile Banking App according to your needs directly when you log in for the first time. This will make the app even more convenient to use (e.g. use of biometric authentication, display of financial overview, etc.).
- If you have used the app before and, for example, switch to a new device, your existing settings will be adopted.
- You can change all settings at any time.



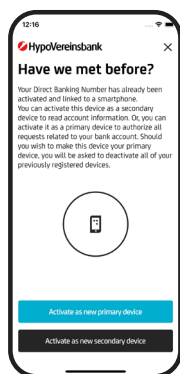
Tip: After personalisation, you will be shown useful tutorials that explain the features of the app to you. You can turn off the tutorials at any time.

Congratulations! The activation and personalisation of the HVB Mobile Banking App have been completed! Enjoy using it!

If you have any questions concerning the use and features of the app, continue reading. We explain the structure and features of the app in detail on page 2.

Switching devices or installing the app on several devices

- If you have already activated the app and registered for the appTAN procedure on your device, you will be asked whether your primary device has changed (e.g. when switching devices). You can then set up a new device as your new primary device.
- In addition, you can define a “secondary device”. You can install the app on another smartphone with your personal login details and enable read access, e.g. on your business smartphone.



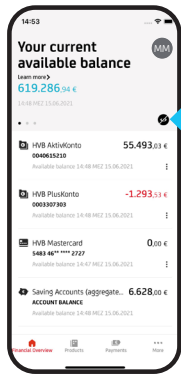
- **Only 1 device can be defined as the primary device** and transactions can only be authorised on that device.
- Upon request, up to 2 other secondary devices can be installed, but they will only have **read access**. Transactions such as credit transfers and share purchases are possible, but the request for authorisation is displayed on your primary device and transactions can only be authorised there.

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Part 2 – Structure and features

1. Financial overview

After login, the financial overview shows you all selected accounts, cards, securities accounts and loans at a glance, including the respective account balances.

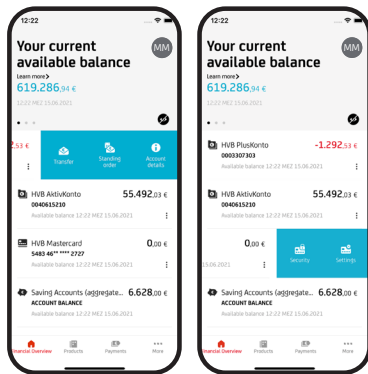


You are in a public area and would like to check your finances? No problem! Just tap on the “eye” icon to hide all your balances – for more privacy on the go.

Tip: You can select which products (accounts, cards, loans) you want to be shown in the financial overview and included in the overall balance. For example, you can exclude mortgages from the overall balance. Savings accounts and securities accounts are displayed in aggregated form; just tap for further details and discover the portfolio section of the app. You can adjust your settings at any time under “Settings” in the communication hub (tap on your profile picture / your initials on the top right).

2. Shortcuts

Swipe left to quick actions directly from the financial overview. These quick actions are a smart addition to the classic navigation bar in the footer. Each quick action corresponds to a specific product or service, e.g. credit transfer for a current account, card block (security) for a HVB credit card.



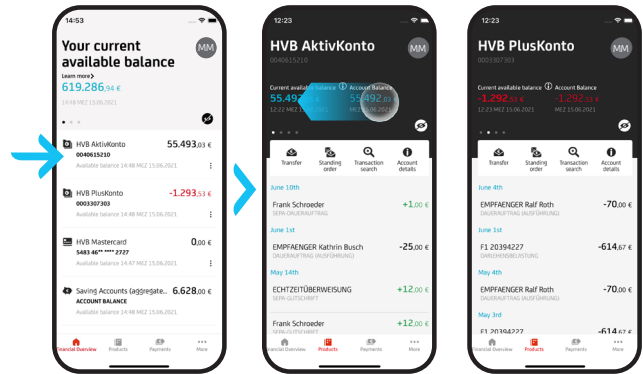
You can also use the navigation bar in the footer to get things done quickly:

- Tap on the “house” icon to jump to the home page of the financial overview.
- Tap on “Products” to jump to the product overview and view details of your individual products.
- Tap on the “euro sign” to initiate credit transfers or other types of payments, such as standing orders and direct debits.
- Tap on “More” to find useful information and the logout button.

Tip: You would like to know whether a specific amount has been credited or debited or whether your account balance exceeds or falls below a defined limit? Then configure and activate this service in HVB Online Banking and allow push messages in the settings of your smartphone.

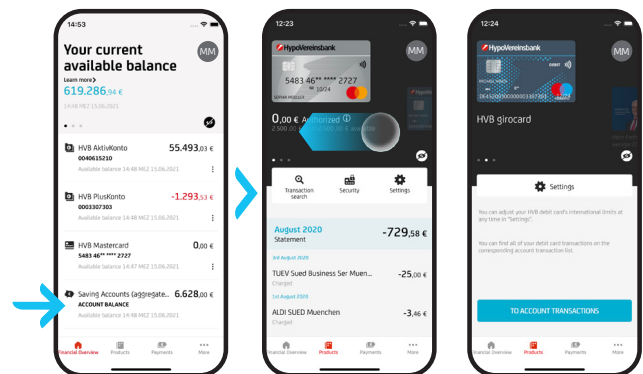
3. Accounts

Tap on an account in the financial overview to view further details. Alternatively, select “Products” and “Accounts” in the navigation bar to get a detailed overview. Swipe left in the carousel to view the next account within the same product group (e.g. if you have several current accounts).



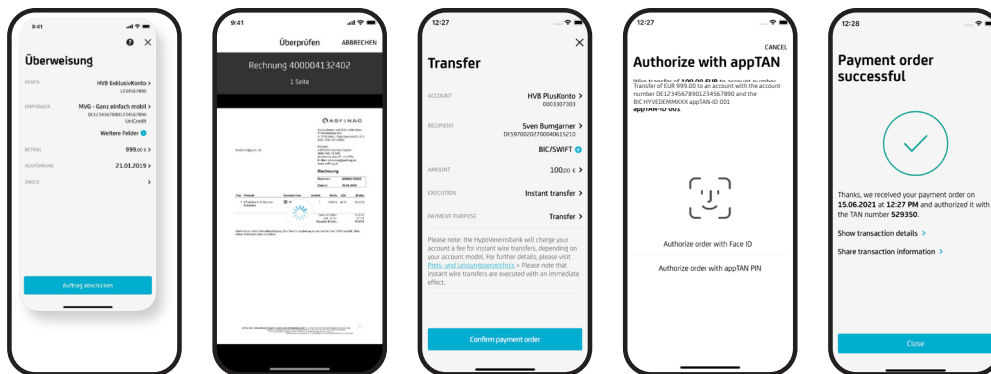
4. Cards

Tap on one of the cards listed in the financial overview to view further details. Alternatively, select “Products” and “Cards” in the navigation bar to get a detailed overview. The individual cards with the respective balance of pending transactions are displayed in the carousel. Swipe left to view the next card.



5. Credit transfers and invoice scanner

You can initiate credit transfers either directly via the quick action or by tapping on “Payments” in the navigation bar. Credit transfers in the app are easy: You can use the payee list and simply transfer and supplement the credit transfer details stored in the payment templates. Alternatively, you can use the invoice scanner by tapping on the camera icon. Use your smartphone camera to scan credit transfer details in invoices, bank transfer slips or QR codes. You can also upload invoices directly from an email or PDF file.



Tip: Use the biometric authentication option for credit transfers. This makes it even easier for you to authorise transactions. You can select this option under “Settings” in the communication hub (tap on your profile picture / your initials on the top right).

6. Other transaction options

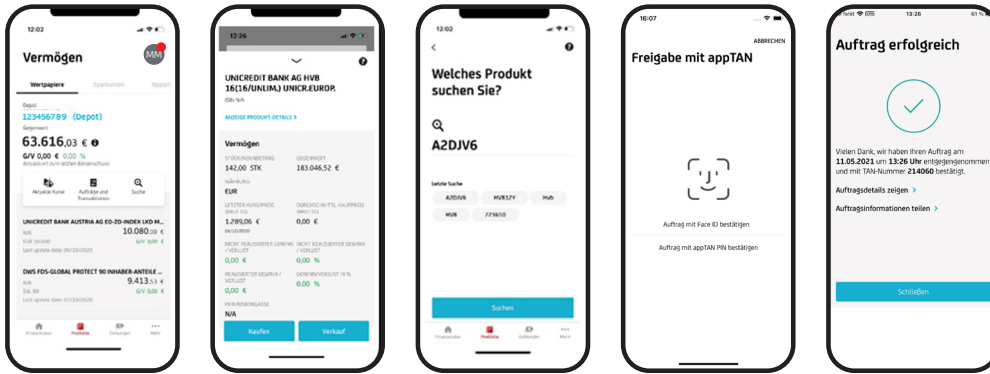
The app offers you a multitude of other transaction options. For example, you can

- edit outstanding credit transfers
- set up and edit standing orders
- make savings transfers
- return direct debits

7. Investments & Portfolio overviews

Tap on Products → Portfolio to get an overview of your assets including securities accounts, savings accounts, asset management and investment accounts.

You can initiate transactions in the securities section (purchases, sales) and open and amend HVB Investment plans. In addition, you can view existing securities transactions and details of securities items and find detailed information about securities and products by using the quick search function. In the “Markets” section, you can also find out about indices, currencies, rates, commodities and the latest news. Furthermore you can create and manage watchlists and virtual portfolios.



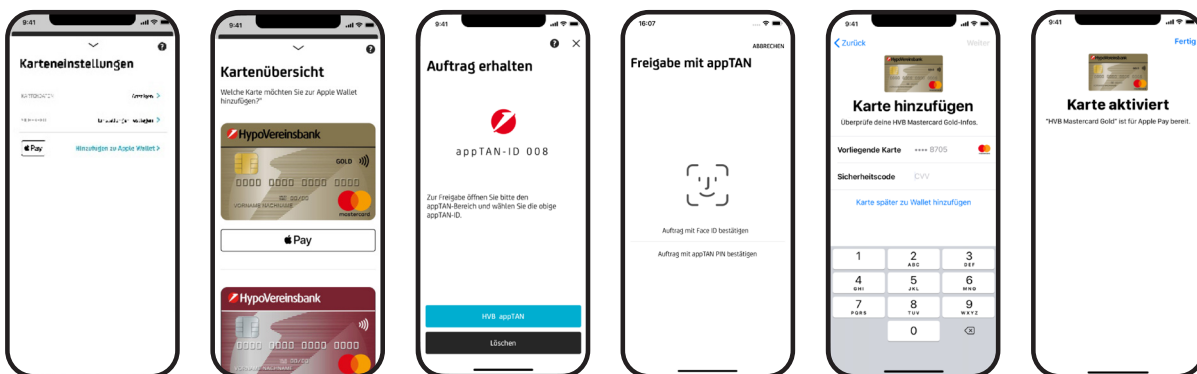
Tip: Use the biometric authentication option for purchases / sales. This makes it even easier for you to authorise transactions. You can select this option under “Settings” in the communication hub (tap on your profile picture / your initials on the top right).

8. Card management & Registration for Apple Pay

To access this menu item, go to a card's detailed view or use the quick action in the financial overview (swipe left).

You can set various card blocks under “Card settings”: You can block your HVB credit cards/Visa debit cards for cash withdrawals, online payments, individual continents or all transactions. The block is effective immediately and can be removed again at any time in the HVB Mobile Banking App.

In addition, you can register your HVB credit card/Visa debit card for Apple Pay under “Settings”.



9. Your Personal Finance Manager

Tap on Products → Budget balance to access this service. You will find an overview of your income and expenses classified into specific categories, e.g. living expenses. You have numerous additional functions at your disposal to get an even better overview of your finances.

Tap on Products → Budget to define spending budgets for specific categories – to keep track of your finances at all times.

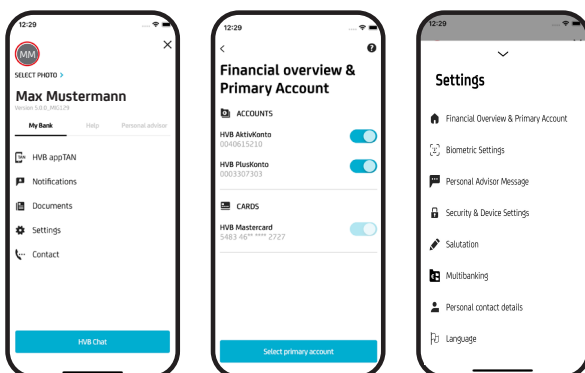


Tip: It is worth taking a look at your HVB Online Banking for the Personal Finance Manager: Click on Overview → Finance Manager → Settings. There you can make numerous specifications to customise your Personal Finance Manager, e.g. select accounts, define classification rules, split transactions and much more.

10. Communication

The communication hub (tap on your profile picture/initials on the top right) pools the following features:

- Personal (digital) documents, e.g. online account statements, credit card statements
- Contact options (messaging function and arrangement of appointments with your account manager, hotlines for blocking accounts and cards, etc.), HVB chat
- Support functions, e.g. FAQs, tutorials
- All you need to know about the appTAN procedure
- Settings:
 - Selection of accounts for the financial overview, incl. selection of primary account for credit transfers
 - Settings for biometric login and biometric authentication
 - Device management incl. changing your appTAN PIN
 - Language settings (switching between German and English)
 - Set personal greeting individually
 - Change own contact details (address, phone number, e-mail)
 - Multibanking, i.e. the possibility of integrating accounts of specific third-party banks into the app



**Any questions? Our online service
will be happy to answer them!**
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Sat 8 am – 2 pm
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