

Product profile

HVB Corporate Card (credit card)



Product
Credit card



Options for use
Commercial in-store and online payments and cash withdrawals – worldwide



User group
Business and corporate customers



Costs
EUR 15 p.a. without logo
EUR 20 p.a. with logo for providing a credit card



1 PRODUCT DETAILS

General description

- Cost-efficient corporate credit card with long term of payment and optional individual company logo
- Credit card for worldwide cashless payments of commercial payments
- Billing: invoice is sent by post to the cardholder, copy to the company
- Free SMS service keeps you informed of transactions
- Date of charge to your account: 20 business days after invoicing
- Print on face of card your individual company logo or favoured product
- Choose your own PIN

Insurance

None



2 OPTIONS FOR USE

Usage of credit card

- Accepted at more than 44 million outlets worldwide

**Contactless payment**

- Payments of up to EUR 25 can usually be made without having to enter the PIN
- At all acceptance points displaying the contactless symbol

**ATM cash withdrawals**

- Use your PIN to withdraw money at home and abroad
- Max. EUR 2,500 per day or equivalent in foreign currency

Cash services at counter locations

- Obtain cash at home and abroad over the counter by presenting a valid ID and your HVB credit card (not including HypoVereinsbank branches)
- Max. EUR 2,500 per day or equivalent in foreign currency

Requirements

- Appropriate credit rating is required
- Business or company account at HypoVereinsbank



3 COSTS

Fee for providing a credit card

- Without company logo: EUR 15 p.a.
- With company logo: EUR 20 p.a., plus a one-off fee of EUR 500 for the logo layout

International service fee

- Transactions in euros within the EEA free
- Transactions in other currencies 1 % of transaction amount

ATM cash withdrawals

- At HVB ATMs in Germany free
- At third-party ATMs around the world 2 % of transaction amount, with a minimum of EUR 5

Cash services at counter locations

- At counters of third-party banks . . . 3 % of transaction amount, with a minimum of EUR 5

Other costs

Third party banks / ATM operators may charge fees for cash advances, which must be borne by the cardholder. They are required to advise of these charges at the ATM.

4 CREDIT CARD SAFETY

Withdrawal	ATM function can be disabled.
3D Secure	Safer online payments and maximum of comfort through dynamic 3D Secure
SMS Alert	Immediate notification by SMS for all transactions and for cancellation of the credit card
Case of damage	We are there for you! Your contact person / our hotline supports you in the case of damage.
Control	Management Information System Smart Data Generation 2 to monitor and control corporate credit card expenses online (with additional costs).

5 FURTHER INFORMATION

The General Terms and Conditions of UniCredit Bank AG apply. The UniCredit Bank AG terms and conditions for HVB corporate credit cards (Bedingungen für die HVB Firmenkreditkarten) also apply. Moreover, we refer to our prices and conditions as set forth in our list of prices and services, which can be obtained at any branch of UniCredit Bank AG or downloaded from the internet at hvb.de/preis-leistung.

Your HypoVereinsbank advisor will be happy to provide you with further information. As of November 2018

