






## PRODUCT PROFILE

# FCB MASTERCARD – CORPORATE CUSTOMERS (CREDIT CARD)

 <b>Product</b> Credit card	 <b>Options for use</b> In-store payments, online and cash withdrawals – worldwide	 <b>User group</b> Business and corporate customers	 <b>Costs</b> From EUR 33 p. a. for providing a credit card
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## 1 PRODUCT DETAILS

 <b>General description</b>	<ul style="list-style-type: none"> <li>■ This is the corporate credit card for all FC Bayern supporters</li> <li>■ Credit card for worldwide cashless payments</li> <li>■ Billing: invoice is sent by post to the cardholder, copy to the company</li> <li>■ Billing account: HypoVereinsbank business or company account</li> <li>■ Free SMS service keeps you informed of transactions</li> </ul>
<b>Services</b>	<ul style="list-style-type: none"> <li>■ 5 % discount on memorabilia<sup>1</sup>:             <ul style="list-style-type: none"> <li>▪ Valid in all official Bayern Munich fan shops and at fcbayern.de</li> </ul> </li> <li>■ Premium Ticket Service:             <ul style="list-style-type: none"> <li>▪ Dedicated ticket hotline with special allocation of 600 tickets per home game</li> </ul> </li> <li>■ Choose your own PIN</li> </ul>

<sup>1</sup> Excluding reduced items. Only one type of discount may be used for each purchase.

**Insurance** None

## 2 OPTIONS FOR USE

 <b>Usage of credit card</b>	<ul style="list-style-type: none"> <li>■ Accepted at more than 44 million outlets worldwide</li> </ul>
 <b>Contactless payment</b>	<ul style="list-style-type: none"> <li>■ Payments of up to EUR 25 can usually be made without having to enter the PIN</li> <li>■ At all acceptance points displaying the contactless symbol</li> </ul> 
<b>ATM cash withdrawals</b>	<ul style="list-style-type: none"> <li>■ Use your PIN to withdraw money at home and abroad</li> <li>■ Max. EUR 2,500 per day or equivalent in foreign currency</li> </ul>
<b>Cash withdrawals at counter locations</b>	<ul style="list-style-type: none"> <li>■ Obtain cash at home and abroad over the counter by presenting a valid ID and your HVB credit card (not including HypoVereinsbank branches)</li> <li>■ Max. EUR 2,500 per day or equivalent in foreign currency</li> </ul>
<b>Requirements</b>	<ul style="list-style-type: none"> <li>■ Appropriate credit rating is required</li> <li>■ Business or company account at HypoVereinsbank</li> </ul>



### 3 COSTS

<b>Fee for providing a credit card</b>	EUR 33 p. a.
<b>International service fee</b>	<ul style="list-style-type: none"> <li>■ Transactions in euro within the EEA . . . . . free</li> <li>■ Transactions in other currencies . . . . . 1 % of transaction amount</li> </ul>
<b>ATM cash withdrawals</b>	<ul style="list-style-type: none"> <li>■ At HVB ATMs in Germany . . . . . free</li> <li>■ At third-party ATMs around the world . . . 2% of transaction amount, with a minimum of EUR 5</li> </ul>
<b>Cash withdrawals at counter locations</b>	■ At counters of third-party banks . . . . 3 % of transaction amount, with a minimum of EUR 5
<b>Other costs</b>	Third-party banks/ATM operators may charge fees for cash withdrawals, which must be borne by the cardholder. They are required to advise of these charges at the ATM.

### 4 CREDIT CARD SAFETY

<b>Withdrawal</b>	ATM function can be disabled.
<b>3D Secure</b>	Safer online payments and maximum of comfort through dynamic 3D Secure with one-time password by SMS
<b>SMS alert</b>	Immediate notification by SMS for all transactions and for cancellation of the credit card
<b>Case of damage</b>	We are there for you! Your contact person/our hotline supports you in the case of damage.
<b>Control</b>	Management Information System Smart Data Generation 2 to monitor and control corporate 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](http://hvb.de/preis-leistung).

**Effective** October 2018

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

