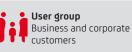
PAYMENT TRANSACTIONS

HVB Mastercard – Corporate customers (credit card)



Product Profile

Options for use In-store and online payments and cash withdrawals - worldwide





Costs € EUR 20 p.a., unless otherwise specified in the account model

1. PRODUCT DETAIL	S
General description	 Cost-efficient corporate credit card with basic features Credit card (Mastercard) for worldwide cashless payments Billing: invoice is sent by post to the cardholder, copy to the company Billing account: business or company account
Services	 Early repayment of unsettled transactions possible Free SMS service keeps you informed of all transactions and blockings Setting up a desired PIN is possible
Insurance benefit	 Specialist referral in case of emergency (interpreters, lawyers, medical officers), independent of card use Medical Helpline Care for sick persons Emergency cash service
2. OPTIONS FOR US	E
Use of the credit of	card Accepted at many millions of acceptance points on site or online
Contactless payment	 Payments of up to EUR 50 can usually be made without having to enter the PIN At all acceptance points displaying the contactless symbol ())
Wallet payments	Card can be integrated into Google Wallet for payment.
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 creditworthiness of the company is assumedBusiness or company account at HypoVereinsbank
€ 3. COSTS	
Fee for providing credit card	a EUR 20 p.a., unless otherwise specified in the account model
International service fee	 Transactions in euros within the EU and EEA free of charge Transactions in other currencies 1% of transaction amount
ATM cash withdrawals	 At HVB ATMs in Germany
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	Cash withdrawal with the credit card at the ATM can be blocked.
3D Secure	More security for online payments: 3D Secure procedure, if requested by the merchant, with two factors.
SMS service	Immediate information via SMS for all transactions as well as in the event of a card block and when 75 % of the monthly card limit is reached.
Case of dispute	HVB Card Service supports you 7 days 24 hours at +49 89 435 494 90 in the case of dispute.
Control	Management Information System HVB Smart Data to monitor and control corporate credit card expenses online (with additional costs).
5. FURTHER INFORMATION	The General Terms and Conditions of UniCredit Bank GmbH apply. The UniCredit Bank GmbH Terms and Conditions for HVB Corporate Credit Cards (Bedingungen für HVB Firmen- kreditkarten) and the Service Description of emergency service (Leistungsbeschreibung Notfall-Service) 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 GmbH or downloaded from the internet at <u>hvb.de/preis-leistung</u> .

Your HypoVereinsbank advisor will be happy to provide you with further information. As of February 2025