

HVB Mastercard – Corporate customers (credit card)



Product
Credit card



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



User group
Business and corporate
customers



Costs
EUR 20 p.a., unless other-
wise specified in the account
model



1. PRODUCT DETAILS

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 benefits

- 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 USE

Use of the credit 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 assumed
- Business or company account at HypoVereinsbank



3. COSTS

Fee for providing a credit card

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 free of charge
- 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	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 Firmenkreditkarten) 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 hvb.de/preis-leistung .

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

As of February 2025