

Product profile

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. for providing a credit card**1 PRODUCT DETAILS****GENERAL DESCRIPTION**

- Cost-efficient corporate credit card with basis features
- Credit card (Mastercard) for worldwide cashless payments
- Including security chip
- Billing: invoice is sent by post to the cardholder, copy to the company
- Billing account: business or company account
- Free SMS service keeps you informed of transactions

SERVICES

- 24-hour emergency hotline:
- Within 24 hours of the loss or theft of the card being reported, e.g. cash advance after loss of all means of payment
- Help in obtaining replacement cards or documents
- 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	EUR 20 p. a.
International service fee	<ul style="list-style-type: none"> • Transactions in euros within the EU and EEA free • Transactions in other currencies 1 % of transaction amount
ATM cash withdrawals	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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

