

## Product profile

## HVB Mastercard Gold – 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 65 p.a. for providing a credit card)



## 1 PRODUCT DETAILS

**General description**

- Corporate credit card for worldwide cashless payments
- Billing: invoice is sent by post to the cardholder, copy to the company
- Billing account: business or company account
- Extensive insurance package
- 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
- Providing names / arranging appointments with professionals (e.g. lawyers, doctors)
- Interpreter service (telephone support)
- Medical helpline (e.g. advice on vaccinations, recommended medicines when travelling)
- Free, early repayment of unsettled transactions possible
- Free admission to the art gallery of the Hypo Cultural Foundation in Munich
- Choose your own PIN

**Insurance****Dependent on payment with credit card**

- Delay Cover for Corporate Travel
- Rental cars Legal Protection for Corporate Travel
- Fidelity Insurance

**Not dependent on payment with credit card**

- Medical Travel Insurance for Corporate Travel
- Transport Accident Insurance for Corporate Travel
- Curtailment Insurance for Corporate Travel
- Accident and Breakdown Cover for Company Cars
- Victim Legal Protection for Corporate Travel

## 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 withdrawals 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 65 p. a.

**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

**Frequent user bonus**

- Pro-rata refund of the annual fee, depending on use
- Annual calculation carried out after the end of a contractual year
- Cash advances and fees are not treated as transactions
- Fees table:
  - from EUR 6,000 in transactions: annual fee EUR 35
  - from EUR 9,000 in transactions: annual fee EUR 20
  - from EUR 12,000 in transactions: free for the following year

**OTHER COSTS** 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**

**Withdrawal** ATM function can be disabled.

**3D Secure** Safer online payments and maximum of comfort through dynamic 3D Secure with one-time password by SMS.

**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](http://hvb.de/preis-leistung).

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

As of October 2018

