




Product Profile PAYMENT TRANSACTIONS

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., unless otherwise specified in the account model

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

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)
- Early repayment of unsettled transactions possible
- Free admission to the art gallery of the Hypo Cultural Foundation in Munich
- Free SMS service keeps you informed of all transactions and blockings
- Setting up a desired PIN is possible

Insurance benefits

Dependent on payment with credit card

- Delay Cover for Corporate Travel
- Rental cars Legal Protection for Corporate Travel
- Fidelity Insurance (insurance cover for the company in the event of misuse by the cardholder)

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

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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Appropriate creditworthiness of the company is assumed Business or company account at HypoVereinsbank
€ 3. COSTS	
Fee for providing a credit card	EUR 65 p. a., unless otherwise specified in the account model
Frequent user bonus	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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
International service fee	<ul style="list-style-type: none"> Transactions in euros within the EU and EEA free of charge Transactions in other currencies 1 % of transaction amount
ATM cash withdrawals	<ul style="list-style-type: none"> 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	<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	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. Furthermore, the conditions for the HVB Corporate Credit Cards (Bedingungen für HVB Firmenkreditkarten) and the Terms and Conditions of Insurance / Description of Benefits HVB Mastercard Gold for corporate customers (Versicherungsbedingungen / Leistungsbeschreibung HVB Mastercard Gold für Firmenkunden) 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