

PRODUCT PROFILE

FCB AKTIVKONTO



Product
Current account



Product uses
Salary and private account
(available as of 15 June 2016)



Users
Private individuals



Costs
EUR 2.90 per month



1 PRODUCT DETAILS

The FCB AktivKonto corresponds to the HVB AktivKonto incl. FCB Motiv ecKarte with which you automatically participate in the semi-annual raffle draws with exclusive FCB prizes.

SERVICES

Payment transactions	SEPA Credit Transfer within EU/EEA	
	<ul style="list-style-type: none"> ■ online free of charge ■ Self-service terminals, telephone banking, paper-based EUR 2.50 	

SEPA Instant Credit Transfer within EU/EEA

■ HVB Direct B@nking	EUR 0.50
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Account cards

	Annual prices
■ FCB Motiv ecKarte	EUR 5
■ HVB ecKarte	EUR 5
■ HVB V PAY Karte	EUR 30

You can change the PIN at any HVB ATM.

Credit cards

	Annual prices
■ FCB Mastercard (with premium ticket service)	EUR 30
■ HVB Mastercard (with refund depending on transaction volume)	EUR 30
■ HVB Mastercard Gold	
■ Insurance package 'Single' (with refund depending on transaction volume)	EUR 60
■ Insurance package 'Family' (with refund depending on transaction volume)	EUR 80
■ HVB Visa Card	EUR 30
■ Prepaid UniCreditCard or FCB Prepaid Card (from 12 to 18 years of age)	EUR 10
■ Prepaid UniCreditCard or FCB Prepaid Card (from 18 years of age)	EUR 20
■ Plus the issue fee (one-off):	EUR 15

You can change the PIN at any HVB ATM.

Please see the relevant product profiles for more detailed information on the individual credit cards.

Credit

HVB overdraft facility

- Usually three times your net monthly salary
- Interest rate for an authorised overdraft facility and/or tolerated overdraft (overdrawn account); please refer to the current list of prices and services.

Changing accounts	Free account-changing service <ul style="list-style-type: none"> ■ Online account-changing service via hvb.de/kontowechsel ■ Statutory account-changing support in accordance with the (German) Payment Accounts Act
Modes of access	<ul style="list-style-type: none"> ■ HVB Direct B@nking (hvb.de) ■ HVB Mobile B@nking ■ Self-service terminals ■ HypoVereinsbank branches ■ HVB Telefonbanking, call +49 (0)89 55877-1000
Cash withdrawals at ATMs in Germany and abroad	<p>Your HVB debit card allows you to withdraw cash at about 25,000 ATMs: at HypoVereinsbank and other Cash Group banks (Commerzbank, Deutsche Bank and Postbank plus their domestic subsidiary banks). At many Shell petrol stations in Germany and at all banks in the UniCredit Group in 13 other countries. free of charge</p>
Account information	<ul style="list-style-type: none"> ■ Free provision of account statements <ul style="list-style-type: none"> ■ Online account statements (automatic or manual download, archiving, printing) ■ Statement printer ■ Summary statement on request, cost per statement plus postage EUR 1
Text alerts	<p>Texts may be selected on an individual basis and are free of charge</p> <ul style="list-style-type: none"> ■ Credit card transactions ■ Account services (checking account balance, incoming payments, debit transactions, account balance notification for above or below customer-defined account balances, account statement reminders) ■ Select and change at any time, either online (HVB Direct B@nking) or through your relationship manager



2 PRODUCT USES

The FCB AktivKonto can be used by private individuals as a salary or private account.



3 COSTS

Monthly account management fee: EUR 2.90. The balancing statement will be issued on a quarterly basis.

4 OTHER INFORMATION

This offer applies to private customers.

The business relationship is subject to the Bank's General Business Conditions. In addition, special conditions covering deviations from or amendments to the General Business Conditions apply to individual business relationships. This relates in particular to conditions governing credit transfers, direct debits, cheque transactions, giro-cards/debit cards and the HypoVereinsbank ServiceCard and SparKarte. The corresponding conditions are available at any branch of the Bank and can be provided on request. They are also available on the internet at [hvb.de](https://www.hvb.de).

Opening an FCB AktivKonto, setting up an overdraft facility and issuing a debit card or credit card are subject to a creditworthiness check.

Please see the relevant product profiles for more detailed information on the individual components and services of the current account.

We refer to the prices and conditions as per our list of prices and services, which can be obtained at any branch of the Bank or downloaded from the internet at [hvb.de/preis-leistung](https://www.hvb.de/preis-leistung).

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

As of 21 November 2017