

Product profile

HVB AktivKonto



Product
Current account



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



Users
Private individuals



Costs
Maintaining the account
EUR 2.90 per month



1 PRODUCT DETAILS

SERVICES

Sending money

SEPA Credit Transfer within EU / EEA

- HVB Online Banking free of charge
- Self-service terminals, telephone banking, paper-based EUR 2.50

SEPA Instant Credit Transfer within EU / EEA

- HVB Online Banking EUR 0.50

Providing a debit card

- HVB girocard EUR 5
- HVB Motiv girocard EUR 5
- HVB V PAY Karte EUR 30

Annual prices

Providing a credit card

- 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
- FCB Mastercard EUR 30
- HVB Visa Card EUR 30

Annual prices

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

Providing a prepaid card

- 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

PIN change

You can change the PIN at any HVB ATM.

Arranged overdraft

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

- Online account-changing service via hvb.de/kontowechsel
- Statutory account-changing support in accordance with the (German) Payment Accounts Act

Modes of access

- HVB Online Banking (hvb.de)
- HVB Mobile Banking
- Self-service terminals
- HypoVereinsbank branches
- HVB telephone banking, call +49 (0)89 55877-1000

Cash withdrawals at ATMs in Germany and abroad Your HVB debit card (HVB girocard) 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

Account information

- Free provision of account statements
 - Online account statements (automatic or manual download, archiving, printing)
 - Statement printer
- Summary statement on request, cost per statement plus postage EUR 1

Text alerts **Texts may be selected on an individual basis and are free of charge**

- 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 Online Banking) or through your relationship manager



2 PRODUCT USES

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



3 COSTS

Maintaining the account: EUR 2,90 monthly. 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, girocards / debit cards and the HypoVereinsbank ServiceCard (debitcard) 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.

Opening an HVB 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.

Your HypoVereinsbank advisor will be happy to provide you with further information. As of 16 October 2018