

PRODUCT PROFILE

FCB EXKLUSIVKONTO



Product
Current account



Product uses
Salary and private account



Users
Private individuals



Costs
EUR 14.90 per month



1 PRODUCT DETAILS

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

SERVICES

Payment transactions

SEPA Credit Transfers within EU/EEA

■ Online, self-service terminal, telephone banking, paper-based free of charge

SEPA Instant Credit Transfer within EU/EEA

■ HVB Direct B@nking. free of charge

Special services

■ Replacement PIN, duplicate bank statements, voucher copies, balance verifications free of charge

Account cards

■ FCB Motiv ecKarte free of charge

■ HVB ecKarte free of charge

■ HVB V PAY Karte free of charge

You can change the PIN at any HVB ATM.

Cash withdrawals at ATMs in Germany and abroad

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

Credit cards	■ FCB Mastercard (with premium ticket service)	free of charge
	■ HVB Mastercard	free of charge
	■ HVB Mastercard Gold	
	■ Insurance package 'Single'	free of charge
	■ Insurance package 'Family'	free of charge
■ HVB Visa Card	free of charge	

You can change the PIN at any HVB ATM.

Withdraw cash all over the world with HVB Mastercard,

HVB Mastercard Gold and FCB Mastercard free of charge

In exceptional cases, some third-party banks/ATM operators may charge additional fees. We will refund these in full – please inform your relationship manager should the situation arise.

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

Modes of access	■ HVB Direct B@nking (hvb.de)	
	■ HVB Mobile B@nking	
	■ Self-service terminals	
	■ HypoVereinsbank branches	
	■ HVB Telefonbanking, call +49 (0)89 55877-1000	

Account information	Free provision of account statements	
	■ Online account statements (automatic or manual download, archiving, printing)	
	■ Statement printer	
	■ Account statements by post (weekly, fortnightly, etc.)	

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 Direct B@nking) or through your relationship manager	

ADDITIONAL SERVICES

Services that are not an essential element of the current account agreement and are subject to change or withdrawal by the Bank at any time without notice:

- Travel reservation service**
- You can make reservations with more than 120 travel operators through the travel agent PTG (Professional Travel GmbH).
 - HVB ExklusivKonto account holders are eligible to receive a 5% refund of the cost of travel from HypoVereinsbank within 6 weeks of the trip (not including taxes, additional fees, comparable surcharges and cancellation fees).
 - To qualify, customers must hold an HVB ExklusivKonto at the time of booking and receiving the refund.
 - Reservations may be made by calling the service hotline at +49 40 4136 0127 or online at **hvb.de/zusatzservices**.
 - The service hotline is open from Monday to Saturday from 8 am to 10 pm.

Transferring data to PTG Professional Travel GmbH for the reservation service

HVB ExklusivKonto account holders may use PTG's reservation service. PTG acts as an agent for travel organisers and tour operators. If you wish to consult PTG regarding your travel arrangements, we will be happy to put you in touch with PTG by forwarding your name, address, date of birth and account number.

- Ticket service**
- Order any kind of tickets, for example for concerts, theatre plays or musicals.
 - Holders of the HVB ExklusivKonto will receive from HypoVereinsbank a 5% refund on the net ticket price within 6 weeks of the event (does not apply to taxes, (advance) booking fees and surcharges, such as postage and cancellation fees).
 - To this end, the HVB ExklusivKonto must exist at the time of booking and refund.
 - HVB only acts as a ticket broker. The tickets are sold in the name and for the account of the respective organiser with whom you enter into a contract.
 - Book via the service hotline +49 40 4136 0127 or online at **hvb.de/zusatzservices**.
By clicking on "Go to the ticket shop", you will be redirected to the booking portal of CTS Eventim, a globally leading provider of ticketing services.
 - The service hotline is available from Monday to Saturday from 8.00 am to 10.00 pm.

- Emergency cash service**
- Fast organisation of emergency cash abroad
by calling the hotline to cancel your card +49 89 378 23939
 - Cash can usually be made available within 60 minutes
 - Up to EUR 1,500 (within 30 days) in the respective local currency
 - Payout from your account within credit/credit limit
 - Available at over 30,000 payment locations in 120 countries
 - Prior notification by telephone of any applicable transfer fees

- Card protection hotline for all bank cards**
- In the event of improper use, loss or theft, all bank cards can be cancelled by calling the emergency hotline at +49 89 378 23939.
 - This also applies to any payment cards issued by other German banks and companies (e.g. Douglas, IKEA) previously registered by the customer (form can be found at **hvb.de/zusatzservices**).
 - No registration is required for HVB cards.

Extras The FCB ExklusivKonto account holders can receive further reductions and vouchers.



2 PRODUCT USES

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



3 COSTS

Monthly account management fee: EUR 14.90. 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, girocards/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**.

Setting up an overdraft facility and issuing a debit or credit card are subject to a credit 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 21 November 2017