

## Product profile

## HVB ExklusivKonto



**Product**  
Current account



**Product uses**  
Salary and private account



**Users**  
Private individuals



**Costs**  
Maintaining the account  
EUR 14.90 per month



## 1 PRODUCT DETAILS

## SERVICES

## Sending money

**SEPA Credit Transfers within EU / EEA**

- HVB Online Banking, self-service terminal, telephone banking, paper-based . . . free of charge

**SEPA Instant Credit Transfer within EU / EEA**

- HVB Online Banking . . . . . free of charge

## Providing a debit card

- HVB girocard . . . . . free of charge
- HVB Motiv girocard . . . . . 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 (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

## Providing a credit card

- HVB Mastercard . . . . . free of charge
- HVB Mastercard Gold
  - Insurance package 'Single' . . . . . free of charge
  - Insurance package 'Family' . . . . . free of charge
- FCB Mastercard . . . . . free of charge
- HVB Visa Card . . . . . free of charge

You can change the PIN at any HVB ATM.

**Cash withdrawal 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.

## 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](http://hvb.de/kontowechsel)
- Statutory account-changing support in accordance with the (German) Payment Accounts Act

<b>Modes of access</b>	<ul style="list-style-type: none"> <li>• HVB Online Banking (hvb.de)</li> <li>• HVB Mobile Banking</li> <li>• Self-service terminals</li> <li>• HypoVereinsbank branches</li> <li>• HVB telephone banking, call +49 (0)89 55877-1000</li> </ul>
<b>Account information</b>	<p><b>Free provision of account statements</b></p> <ul style="list-style-type: none"> <li>• Online account statements (automatic or manual download, archiving, printing)</li> <li>• Statement printer</li> <li>• Account statements by post (weekly, fortnightly, etc.)</li> </ul>
<b>Text alerts</b>	<p><b>Texts may be selected on an individual basis and are free of charge</b></p> <ul style="list-style-type: none"> <li>• Credit card transactions</li> <li>• Account services (checking account balance, incoming payments, debit transactions, account balance notification for above or below customer-defined account balances, account statement reminders)</li> <li>• Select and change at any time, either online (HVB Online Banking) or through your relationship manager</li> </ul>
<b>ADDITIONAL SERVICES</b>	<p>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:</p>
<b>Travel reservation service</b>	<ul style="list-style-type: none"> <li>• You can make reservations with more than 120 travel operators through the travel agent PTG (Professional Travel GmbH).</li> <li>• 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)</li> <li>• To qualify, customers must hold an HVB ExklusivKonto at the time of booking and receiving the refund.</li> <li>• Reservations may be made by calling the service hotline at +49 40 4136 0127 or online at <b>hvb.de/zusatzservices</b></li> <li>• The service hotline is open from Monday to Saturday from 8 am to 10 pm.</li> </ul> <p><b>Transferring data to PTG Professional Travel GmbH for the reservation service</b></p> <p>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.</p>
<b>Ticket service</b>	<ul style="list-style-type: none"> <li>• Order any kind of tickets, for example for concerts, theatre plays or musicals.</li> <li>• 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).</li> <li>• To this end, the HVB ExklusivKonto must exist at the time of booking and refund.</li> <li>• 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.</li> <li>• Book your ticket via the service hotline +49 40 4136 0127 or online at <b>hvb.de/zusatzservices</b>. 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.</li> <li>• The service hotline is available from Monday to Saturday from 8.00 am to 10.00 pm.</li> </ul>
<b>Emergency cash service</b>	<ul style="list-style-type: none"> <li>• Fast organisation of emergency cash abroad by calling the hotline to cancel your card +49 89 378 23939</li> <li>• Cash can usually be made available within 60 minutes</li> <li>• Up to EUR 1,500 (within 30 days) in the respective local currency</li> <li>• Payout from your account within credit / credit limit</li> <li>• Available at over 30,000 payment locations in 120 countries</li> <li>• Prior notification by telephone of any applicable transfer fees</li> </ul>

**Card protection  
hotline for all  
debit cards and  
credit cards**

- In the event of improper use, loss or theft, all debit cards and credit 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 debit cards and credit cards.

**Extras**

- The HVB ExklusivKonto account holders can receive further reductions and vouchers.



**2 PRODUCT USES**

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



**3 COSTS**

Maintaining the account: EUR 14,90 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 (debit card) 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](http://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](http://hvb.de/preis-leistung).

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