

Product profile

HVB girocard (debit card)



Product
Debit card



Product uses
World-wide in retail stores and at ATMs as well as at HVB statement printers and self-service terminals



Target users
Private and business customers aged 12 and over



Costs
For providing a debit card: from EUR 0 annual fee




1. PRODUCT DETAILS

Usage limits	Daily limit EUR 1,000; weekly limit EUR 2,500; foreign limit agreed individually The limits can be increased or reduced within certain parameters if required
Usage period	24 hours a day / 7 days a week
Personal Identification Number (PIN)	<ul style="list-style-type: none"> Cardholders identify themselves with a four-digit PIN Cardholders can change their PIN to a more memorable number at any HVB ATM The PIN may not be disclosed to anyone and may not be kept with the card
AMIKA – All-in-one card	<ul style="list-style-type: none"> Several accounts can be combined in one card Access to current and savings accounts at all HVB ATMs, statement printers and self-service terminals
Theft / loss, 24-hour service number	<ul style="list-style-type: none"> The card can be cancelled immediately in any branch or by contacting HVB's card cancellation service on +49 89 378 23939 (available 24 hours a day)
HVB Motive girocard	Choice of almost 300 designs hvb.de/motivkarte



2. PRODUCT USES



Cash withdrawals at ATMs in Germany and abroad	Your HVB eKarte allows you to withdraw cash free of charge at almost 25,000 ATMs: not only at HypoVereinsbank and other Cash Group banks (Commerzbank, Deutsche Bank and Postbank plus their domestic subsidiary banks) and at many Shell petrol stations in Germany, but also at all banks in the UniCredit Group in 13 other countries.
Paying by debit card in foreign currencies and euros	<ul style="list-style-type: none"> At retailers, petrol stations or in hotels – free of charge in Germany and in the other EU countries with the national currency Euro See the schedule of fees and services for charges applicable in non-EU countries and EU countries with non-euro currencies
Contactless payment	<ul style="list-style-type: none"> Payments of up to EUR 50 can usually be made without having to enter the PIN For payments of over EUR 50, you must enter your PIN At all acceptance points displaying the contactless symbol 
Foreign limit	<p>Please remember to set up a foreign limit that meets your needs before travelling – either in HVB Online Banking under “Cards / Services & Settings” or through your relationship manager.</p> <p>You can also set up a foreign limit for a particular period (temporary foreign limit).</p>

Cash deposit facilities at HVB ATMs

- Free of charge at all HypoVereinsbank ATMs in Germany
- For current accounts used for business purposes, the bank is able to calculate the transaction fee for the deposit

Use of statement printers and self-service terminals

- Print current account statements free of charge around the clock at all HypoVereinsbank statement printers
- Securities and savings account statements can be printed by entering your PIN
- Services available at self-service terminals: making transfers, setting up standing orders, accessing current and securities account information or sending a message to your HVB branch

Where can the card be used?



Cash Group
You can withdraw cash free of charge at about 9,000 ATMs in Germany displaying this logo.



Girocard is the neutral umbrella brand of the German banking industry for the two German debit card payment systems, point of sale (POS) debit payments and the German ATM system.



For cash withdrawals at ATMs and debit payments at card terminals (e.g. in shops, petrol stations) worldwide. Card payments are confirmed using the PIN, and in some countries by signature.

Requirements Good credit standing, regular income



3. COSTS

- Annual fee for providing a debit card (HVB girocard)
 - Annual card fee EUR 0 – 7
 - per card EUR 0 – 5
- Annual fee for providing a debit card (HVB Motiv girocard)
 - Annual card fee EUR 0 – 7
 - per card EUR 0 – 7
- Block in the case of loss or theft Free of charge
- Any other blocking a card at the customer's request EUR 7
- Replacement PIN if the Bank is not at fault EUR 0 – 5
- Collecting the card in the branch additional EUR 15

The terms and conditions for the HVB girocard / ecKarte apply.

4. FURTHER INFORMATION

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.

All details about the HVB girocard on the Internet: hvb.de/girocard

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

As of May 2020