





PRODUCT PROFILE

FCB MASTERCARD (CREDIT CARD)

 Product Credit card	 Product uses In-store payments, online and cash withdrawals — worldwide	 Target users Private customers	 Costs Providing a credit card Starting at EUR 0 (depending on the account model)
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1 PRODUCT DETAILS

- General description**
- Credit card (Mastercard) for cashless payment worldwide
 - Optional partner card available
 - Monthly settlement with full repayment
 - Mastercard® SecureCode™ for even more secure shopping online
 - Free SMS service informs you of transactions
 - Your own choice of PIN at HVB ATMs


- Services**
- 5 % discount on fan merchandise¹:
 - Valid in all official Bayern Munich fan shops and at **fcbayern.de**
 - Premium ticket service:
 - Exclusive ticket hotline with special allocation of 600 tickets per home game

¹ Excluding reduced items. Only one type of discount may be used for each purchase.

Insurance None

2 PRODUCT USES

- Cashless payments**
- Accepted at about 36 million outlets worldwide
 - Rather than signing, you are now generally asked to enter your PIN

- Contactless payment**
- Payments of up to EUR 25 can usually be made without having to enter the PIN
 - For payments of over EUR 25, you must enter your PIN
 - At all acceptance points displaying the contactless symbol 

- Cash withdrawal at ATM**
- Cash withdrawals in Germany and abroad using PIN
 - Max. EUR 2,500 per day and up to EUR 500 per cash withdrawal or equivalent in foreign currency

- Cash withdrawal at counter location**
- On presentation of valid identification and your HVB credit card, you can withdraw cash at the counter in Germany and abroad (except at HypoVereinsbank branches)
 - Max. EUR 2,500 per day or equivalent in foreign currency

- Requirements**
- Subject to credit status
 - Current account with HypoVereinsbank



3 COSTS

Annual fee for providing a credit card	■ With HVB or FCB PlusKonto, HVB or FCB AktivKonto and HVB or FCB StartKonto	
	■ one main card	EUR 30
	■ one partner card	EUR 20
	■ With HVB or FCB ExklusivKonto and HVB Depot Global	
	■ one main card	EUR 0
	■ one partner card	EUR 0
International service fee	■ Transactions in euro	free of charge
	■ Transactions in other currencies	1.75 % of amount
Cash withdrawal at ATM	■ At HVB ATMs in Germany	free of charge
	■ At third-party ATMs around the world	2 % of transaction amount and a minimum of EUR 5
	■ HVB or FCB ExklusivKonto and HVB Depot Global: draw money around the world	free of charge
Cash withdrawal at counter location	■ At counters of third-party banks	3 % of transaction amount and a minimum of EUR 5
Special services	■ PIN re-configuration	EUR 5
	■ Replacement card	free of charge
	■ Copy of individual voucher/transaction slip	EUR 10
	■ Duplicate invoice	EUR 10
	■ Dispatch of SMS regarding transaction enquiry	free of charge
Other costs	Third-party banks / ATM operators may charge their own fees for cash withdrawals and currency conversion, which are borne by the cardholder. They are obliged to display these fees at the ATM.	

4 FURTHER INFORMATION

The General Terms and Conditions of UniCredit Bank AG apply. The card is also subject to the terms and conditions of UniCredit Bank AG for credit cards. Moreover, we refer to our prices and conditions as per our list of prices and services, which can be obtained at any branch of the UniCredit Bank AG or downloaded from the internet at hvb.de/preis-leistung.

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

As of 30 October 2018