

Product Profile

HVB Mastercard (credit card)

**Product**
Credit card**Options for use**
Payment in retail stores and online; obtaining cash around the world**User group**
Private customers**Costs**
Providing a credit card from EUR 0 (depending on account model)**1 PRODUCT DETAILS****General description**

- Credit card (Mastercard) for payment worldwide in foreign currencies and euros
- Optional partner card available
- Monthly settlement with full repayment
- Mastercard® Identity Check™ for safe online purchases
- Free text alerts inform you of transactions and account blockings
- Your own choice of PIN at HVB ATMs

Services

24-hour emergency service:

- Within 24 hours of reporting loss or theft, for example including cash advance in case of the loss of all means of payment
- Help in obtaining replacement cards or documents and in the event of loss of baggage


Insurance benefits

None


**2 OPTIONS FOR USE****Use of the credit card**

- Use worldwide for payment in foreign currencies and in euros
- Rather than signing, you are now generally asked to enter your PIN

Contactless payment

- Payments of up to EUR 50 can usually be made without having to enter the PIN
- At all acceptance points displaying the contactless symbol 

Apple Pay

- Apple Pay works with an iPhone, Apple Watch, iPad and Mac with Safari
- At all acceptance points with the contactless or the Apple Pay symbol  **Apple Pay**

Cash withdrawal worldwide

- Cash withdrawal with the credit card at an ATM
- Cash withdrawal with the credit card at third-party ATMs in foreign currency
- Up to EUR 2,500 per day and up to EUR 500 per cash withdrawal or equivalent in foreign currency
- 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)
- Up to EUR 2,500 per day or equivalent in foreign currency

Requirements

- Subject to credit status
- Current account with HypoVereinsbank

**3 COSTS****Providing a credit card**

The annual charges below apply depending on the account model

Frequent user bonus

- Proportionate refund of the card fee depending on the annual transaction volume
- Calculated from the first debit of the fee to the expiry of a contract year
- Applicable to the respective transactions with the main or partner card
- Cash withdrawals and fees do not count as transactions

Annual Transactions	HVB ExklusivKonto HVB Depot Global	HVB PlusKonto / HVB PlusKonto light	HVB AktivKonto / HVB AktivKonto light	HVB StartKonto
Main card	EUR 0	EUR 0 / 30	EUR 15 / 30	EUR 0
From EUR 3,000	EUR 0	EUR 0 / 10	EUR 10 / 10	EUR 0
From EUR 6,000	EUR 0	EUR 0 / 0	EUR 0 / 0	EUR 0
Partner card	EUR 0	EUR 0 / 10	EUR 10 / 10	EUR 10
From EUR 3,000	EUR 0	EUR 0 / 10	EUR 10 / 10	EUR 10
From EUR 6,000	EUR 0	EUR 0 / 0	EUR 0 / 30	EUR 0

International service fee

- Transactions in euro free of charge
- Transactions in other currencies 1.75 % of transaction amount

Cash withdrawal at ATM

- At HVB ATMs in Germany free of charge
- At third-party ATMs around the world
 - HVB ExklusivKonto and HVB Depot Global free of charge
 - HVB AktivKonto and HVB PlusKonto EUR 2.50
 - Other account models; e.g. HVB StartKonto 2 % of transaction amount, and a minimum of EUR 5

Cash withdrawal at counter locations

- 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 of Business of UniCredit Bank AG shall apply as well as the Terms and Conditions for Credit Cards (private customers). Moreover, we refer to our prices and conditions as per our list of prices and services, which can be obtained at any branch of UniCredit Bank AG or downloaded at hvb.de/preis-leistung.

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

As of April 2020