

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 notification service informs you of transactions and 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 

Mobile payment

- At all points of acceptance with the Google Pay-  Pay or Apple Pay symbol 
- Minimum age of 16 years

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	<div>The annual charges apply depending on the account model</div> <table><tr><th>Account model</th><th>Main card</th><th>Partner card</th></tr><tr><td>HVB ExklusivKonto</td><td>EUR 0</td><td>EUR 0</td></tr><tr><td>HVB Depot Global</td><td>EUR 0</td><td>EUR 0</td></tr><tr><td>HVB PlusKonto</td><td>EUR 15</td><td>EUR 0</td></tr><tr><td>HVB AktivKonto</td><td>EUR 30</td><td>EUR 10</td></tr><tr><td>HVB StartKonto</td><td>EUR 0</td><td>EUR 10</td></tr></table>	Account model	Main card	Partner card	HVB ExklusivKonto	EUR 0	EUR 0	HVB Depot Global	EUR 0	EUR 0	HVB PlusKonto	EUR 15	EUR 0	HVB AktivKonto	EUR 30	EUR 10	HVB StartKonto	EUR 0	EUR 10
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International service fee	<ul style="list-style-type: none">• Transactions in euro free of charge• Transactions in other currencies 1.75 % of transaction amount																		
Cash withdrawal at ATM	<ul style="list-style-type: none">• At HVB ATMs in Germany free of charge• At third-party ATMs around the world<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• At counters of third-party banks 3 % of transaction amount, and a minimum of EUR 5																		
Special services	<ul style="list-style-type: none">• PIN re-configuration EUR 5• Replacement card free of charge• Duplicate invoice EUR 10• Notification service for transaction enquiry free of charge																		
Other costs	<div>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.</div>																		
4 FURTHER INFORMATION	<div>The General Terms of Business of UniCredit Bank GmbH 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 GmbH or downloaded at hvb.de/preis-leistung.</div>																		

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

As of February 2025