

Product profile

HVB Mastercard Gold (credit card)



Product
Credit card



Options for use
Payment in retail stores and online; obtaining cash around the world



User group
Retail customers



Costs
Providing a credit card from EUR 0 (depending on account model)



1 PRODUCT DETAILS

General description

- Worldwide use of the credit card (Mastercard) for payments in foreign currency and in euros
- Optional partner card available
- Monthly settlement with full repayment
- Mastercard® Identity Check™ for safe online purchases
- Comprehensive insurance package, optionally as single or family package
- 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
- Emergency services:
 - Providing names / arranging appointments with professionals (e.g. lawyers, doctors)
 - Interpreting service (telephone support)
 - Medical Helpline (e.g. advice on vaccinations, recommended medicines when travelling)
 - Information on medical care at your destination
 - Organisation of search and rescue activities
- Free admission to the Kunsthalle Munich

Insurance

- All insurance benefits are **not tied** to card use
- Commencement of insurance cover, exact scope of services, possible deductibles and the maximum amounts of the individual insurance types are set out in the “General Conditions of Insurance for the HVB Mastercard Gold”
- Foreign travel health insurance (coverage of costs in the event of illness or accident abroad)
- Insurance for costs incurred through cancellation of trip or early return
- Baggage insurance (for loss, damage or delay of baggage)
- Motor accident and breakdown coverage
- Available as single or family package
 - Single: Coverage only for main cardholder
 - Family: Coverage for main cardholder and spouse or partner if living at the same address as well as their unmarried children up to the age of 18 – including adopted children and stepchildren – as well as children up to the age of 25 if enrolled in fulltime studies or vocational training.



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 and “Single” or “Family” insurance package

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

HVB Mastercard Gold “Single”

Annual transactions	HVB ExklusivKonto HVB Depot Global	HVB PlusKonto	HVB AktivKonto	HVB StartKonto
Main card	EUR 0	EUR 60	EUR 60	EUR 60
from EUR 6,000	EUR 0	EUR 40	EUR 40	EUR 40
from EUR 9,000	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 12,000	EUR 0	EUR 0	EUR 0	EUR 0
Partner card	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 6,000	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 9,000	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 12,000	EUR 0	EUR 0	EUR 0	EUR 0

HVB Mastercard Gold “Family”

Annual transactions	HVB ExklusivKonto HVB Depot Global	HVB PlusKonto	HVB AktivKonto	HVB StartKonto
Main card	EUR 0	EUR 80	EUR 80	EUR 80
from EUR 6,000	EUR 0	EUR 40	EUR 40	EUR 40
from EUR 9,000	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 12,000	EUR 0	EUR 0	EUR 0	EUR 0
Partner card	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 6,000	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 9,000	EUR 0	EUR 20	EUR 20	EUR 20
from EUR 12,000	EUR 0	EUR 0	EUR 0	EUR 0
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, HVB Depot Global, HVB PlatinumKonto 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 • 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