

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**

- Credit card (Mastercard) for cashless payment worldwide
- Optional partner card available
- Monthly settlement with full repayment
- Mastercard® SecureCode™ for safe online purchases
- Comprehensive insurance package, optionally as single or family package
- Free SMS service informs you of transactions
- 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 (in Germany and abroad 50 km or more from home address)
 - 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 full-time studies or vocational training.
 - The partner card only covers the 24-hour emergency service.


- Priceless Cities Programm**
- Exclusive offers for shopping and additional benefits as well as events in international metropolises
 - Registration and current offers, see hvb.de/goldcard



2 OPTIONS FOR USE



- Cashless payment**
- 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
 - Up to 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)
 - Up to 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 (HVB Mastercard Gold)

- 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
Each additional 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
Each additional 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. 2% of transaction amount, and a minimum of EUR 5 • HVB ExklusivKonto and HVB Depot Global: free cash withdrawals worldwide free of charge
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 of UniCredit Bank AG. 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 30 October 2018