

# 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 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
- 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

 <p><b>Contactless payment</b></p> <p><b>Mobile payment</b></p> <p><b>Cash withdrawal worldwide</b></p> <p><b>Requirements</b></p>	<ul style="list-style-type: none"> <li>• Payments of up to EUR 50 can usually be made without having to enter the PIN</li> <li>• At all acceptance points displaying the contactless symbol </li> <li>• At all points of acceptance with the Google Pay-  Pay or Apple Pay symbol </li> <li>• Minimum age of 16 years</li> <li>• Cash withdrawal with the credit card at an ATM</li> <li>• Cash withdrawal with the credit card at third-party ATMs in foreign currency</li> <li>• Up to EUR 2,500 per day and up to EUR 500 per cash withdrawal or equivalent in foreign currency</li> <li>• 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)</li> <li>• Up to EUR 2,500 per day or equivalent in foreign currency</li> <li>• Subject to credit status</li> <li>• Current account with HypoVereinsbank</li> </ul>																																		
 <p><b>3 COSTS</b></p> <p><b>Providing a credit card</b></p> <p><b>International service fee</b></p> <p><b>Cash withdrawal at ATM</b></p> <p><b>Cash withdrawal at counter locations</b></p> <p><b>Special services</b></p> <p><b>Other costs</b></p>	<p>The annual charges apply depending on the account model and “Single” or “Family” insurance package</p> <table border="1" data-bbox="544 853 1492 1144"> <thead> <tr> <th rowspan="2">Account model</th> <th colspan="2">“Single”</th> <th colspan="2">“Family”</th> </tr> <tr> <th>Main card</th> <th>Partner card</th> <th>Main card</th> <th>Partner card</th> </tr> </thead> <tbody> <tr> <td>HVB ExklusivKonto</td> <td>EUR 0</td> <td>EUR 0</td> <td>EUR 0</td> <td>EUR 0</td> </tr> <tr> <td>HVB Depot Global</td> <td>EUR 0</td> <td>EUR 0</td> <td>EUR 0</td> <td>EUR 0</td> </tr> <tr> <td>HVB PlusKonto</td> <td>EUR 60</td> <td>EUR 20</td> <td>EUR 80</td> <td>EUR 20</td> </tr> <tr> <td>HVB AktivKonto</td> <td>EUR 60</td> <td>EUR 20</td> <td>EUR 80</td> <td>EUR 20</td> </tr> <tr> <td>HVB StartKonto</td> <td>EUR 60</td> <td>EUR 20</td> <td>EUR 80</td> <td>EUR 20</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• Transactions in euro . . . . . free of charge</li> <li>• Transactions in other currencies . . . . . 1.75 % of transaction amount</li> <li>• At HVB ATMs in Germany . . . . . free of charge</li> <li>• At third-party ATMs around the world             <ul style="list-style-type: none"> <li>• HVB ExklusivKonto, HVB Depot Global, HVB PlatinumKonto . . . . . free of charge</li> <li>• HVB AktiveKonto and HVB PlusKonto . . . . . EUR 2.50</li> <li>• Other account models; e. g. HVB StartKonto . . . . . 2 % of transaction amount, and a minimum of EUR 5</li> </ul> </li> <li>• At counters of third-party banks . . . . . 3 % of transaction amount, and a minimum of EUR 5</li> <li>• PIN re-configuration . . . . . EUR 5</li> <li>• Replacement card . . . . . free of charge</li> <li>• Duplicate invoice . . . . . EUR 10</li> <li>• Notification service for transaction enquiry . . . . . free of charge</li> </ul> <p>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.</p>	Account model	“Single”		“Family”		Main card	Partner card	Main card	Partner card	HVB ExklusivKonto	EUR 0	EUR 0	EUR 0	EUR 0	HVB Depot Global	EUR 0	EUR 0	EUR 0	EUR 0	HVB PlusKonto	EUR 60	EUR 20	EUR 80	EUR 20	HVB AktivKonto	EUR 60	EUR 20	EUR 80	EUR 20	HVB StartKonto	EUR 60	EUR 20	EUR 80	EUR 20
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<p><b>4 FURTHER INFORMATION</b></p>	<p>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 <a href="http://hvb.de/preis-leistung">hvb.de/preis-leistung</a>.</p>																																		

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

As of February 2025