



Product
Online banking account service



Product uses
Account / deposit management, general banking services & other helpful information



Target group
Private and business customers aged 12 and over



Costs
Free of charge



1 PRODUCT DETAILS

Account and portfolio management, transactions, personal mailbox, comprehensive services and contact options via a secure Internet connection

Product

Online banking account service

Authorization procedure

appTAN procedure

Requests will be authorized in the HVB Mobile Banking App. You can read more at hvb.de/apptan.

photoTAN procedure

Requests will be authorized with a certain photoTAN reader. The device kann be purchased in our partner's shop. Please visit hvb.de/phototan for more information.

Requirements

- Registered mobile number for online banking administration
- PC, laptop, or tablet with a secure internet connection
- Smartphone capable of appTAN registration
- photoTAN reader device if you are using the photoTAN procedure
- HVB Online Banking registration
 - online at hvb.de/onlinebanking or
 - with your advisor or advisory team

Services

Support to answer any questions:


- By phone on +49 (0)89 378-48888 from Monday to Friday from 8 am to 8 pm and Saturday from 8 am to 2 pm
- By email to: onlineservice@unicredit.de



2 PRODUCT USES

Account management and payment transactions

- Account overview and display of transactions within the past 750 days
- Transfers, instant payments, domestic payments and savings transfers
- Schedule transfers up to 90 days in advance (except for domestic payments)
- IBAN and BIC search functions, sortable payee list
- Setup and administration of standing orders
- Direct debit returns
- Display of credit and debit cards
- Credit card transactions, balances and statements over the past 12 months
- Order of euros, foreign currencies and precious metals
- Application / modification of a HVB Dispokredit (overdraft)
- Application of a HVB KomfortKredit
- Mortgages: Display of interest and repayment schedule and disbursements
- Integrate approved third-party bank accounts (transfers, account transactions)
- Notification service for card and account transactions
- Personal messages and appointment requests to personal advisor or advisory team
- Issue, edit and revoke power of attorney rights
- Administration of exemption orders
- Change own contact details (address, phone number, email)
- Setup online statements
- Administration of daily limit

<p>Securities trading and investment plans</p>	<ul style="list-style-type: none"> • Buy and sell shares, structured products and warrants • Buy and sell nearly all funds and ETFs admitted for distribution in Germany • Buy and sell bonds on all German stock exchanges • Subscription to stocks (with involvement of HVB) • Stop-buy/stop-loss limits • Set up, edit or delete securities savings plans • Order status, modification and cancellation of orders
<p>Deposit portfolio and evaluation</p>	<ul style="list-style-type: none"> • Deposit overview • Deposit structure, risk structure, performance, realised and unrealised profits, aggregated interest claims, purchase price used to calculate withholding tax ('Abgeltungssteuer') • Portfolio management: asset structure, aggregated portfolio evaluation, inflows and outflows, manual portfolio investment
<p>Insurances</p>	<ul style="list-style-type: none"> • Quote and buy new insurance coverages from our partner Allianz • Access and manage existing insurance contracts (bought via HVB)
<p>Direct sales</p>	<p>Open private, savings, deposit and fixed-term deposit accounts, Apply for cards and personal loans. Sign all registration documents virtually using a TAN.</p>
<p>Personal mailbox</p>	<p>Direct access to important banking documents for basically 10 years, e.g.:</p> <ul style="list-style-type: none"> • Account documents e.g. account statements, conditions notifications, credit and interest notifications, credit card notifications • Securities-related documents, such as portfolio reports, securities statements, portfolio price statements, corporate actions • You can find the current digital available documents at hvb.de/onlinedokumente
<p>Personal Finance Manager (PFM)</p>	<ul style="list-style-type: none"> • A digestible financial overview complete with interactive charts • Allocation of account and credit card transactions to specific categories (e.g. groceries) • Ability to set unique category-based budgets, to avoid spending too much in a certain category (e.g. travel or entertainment) • Download of account transactions including categories
<p> 3 COSTS</p>	<ul style="list-style-type: none"> • The use of HVB Online Banking is free of charge • Some fees may apply if you are using the SMS account service, depending on your account model. Please refer to our list of prices and services for more information
<p>4 FURTHER INFORMATION</p>	
<p>Security information</p>	<ul style="list-style-type: none"> • Ensure you are using a secure connection when logging into HVB Online Banking and entering sensitive data (the URL must start with 'https://') • Keep your operating system, browser and virus protection up-to-date for your devices • Remember that we will never contact you, neither by phone nor by email, asking for your HVB Online Banking login details • Avoid using public WIFI or devices belonging to other people • Lock your HVB Online Banking access immediately if you suspect fraud • Find more security information and tips at hvb.de/sicherheit
<p>Further general information</p>	<p>You can find a step by step guide for first activation on hvb.de/bankingguides. Please visit hvb.de/onlinebanking or hvb.de/hilfe for more information.</p>

Please do not hesitate to contact us for further information.

As of February 2025