

Product profile

HVB Online Banking



Product
Online banking (online banking account service)



Product uses
Account / securities account management, product purchase and information



Target group
Private and business customers aged 14 and over



Costs
Free to use

**1 PRODUCT DETAILS**

Account and securities account management, product purchase, download of forms and contact via a secure Internet connection

Product Online banking account service

Authentication procedure

The following authentication procedures are available for HVB Online Banking:

appTAN procedure

You need to register to use the appTAN procedure. In the appTAN procedure, you receive an order confirmation and an appTAN in your HVB Mobile Banking app. Further information on the HVB Mobile Banking app is available at: hvb.de/mobilebanking

mobileTAN procedure

In the mobileTAN procedure, you receive the order details and the mobile TAN by text message to your mobile phone. You need to register with your mobile phone number to use the mobile-TAN procedure.

Services**Support to answer any questions**

- By phone on +49 (0) 89 55877-2100
- 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 AND REQUIREMENTS****Account management and payment**

- Account overview and display of transactions
- Domestic, cross-border and instant payments
- IBAN and BIC search functions, sortable payee list
- Transaction search and filter functions (by amount, remittance information and date)
- Scheduled credit transfers up to 90 days in advance (except for cross-border credit transfers)
- Setup, editing and deletion of standing orders and overview of standing orders
- Direct debit returns
- Real time display of pending and booked card transactions, the available amount and statement of the last 12 months
- Savings transfers for self-service savings accounts (incl. savings accounts with annual statement) up to EUR 2,000 per month and amounts for which notice has been given
- Automatic or manual download, archiving, printing and reordering of account statements
- Ordering of euro, foreign currency and precious metals
- Apply and change HVB overdraft facility

Account management and payment (continued)	<ul style="list-style-type: none"> • Setup of text messaging services: <ul style="list-style-type: none"> • Credit card transactions in Germany, abroad and online • Setup of text messaging services and / or push messages: <ul style="list-style-type: none"> • Account services can be personalised: account balance information, credited amounts, debited amounts, account balance above / below a defined value, account statement reminder • Sending of messages to and arrangement of appointments with personal account manager • Issuance, change and cancellation of powers of attorney • Payment orders can be made up to the available daily limit. For further details, please visit hvb.de/tageslimit
Securities trading and account Statements	<ul style="list-style-type: none"> • Purchase and sale of shares, certificates and warrants at more than 30 national and international trading venues • Purchase and sale of almost all funds and exchange-trade funds authorised for sale in Germany • Purchase and sale of fixed-interest securities on all German stock exchanges • Subscription to new issues where HypoVereinsbank is part of the consortium or is the provider • Over-the-counter purchase and sale of certificates and structured bonds of HypoVereinsbank at real-time prices • Editing and deletion of orders • Setting of stop-by / stop-loss limits • Order status information • Download, archiving and printing of securities orders and statements, tax information slips, reports and portfolio reports
Portfolio holdings and valuation	<ul style="list-style-type: none"> • Securities account overview • Portfolio valuation: <ul style="list-style-type: none"> portfolio and risk structure, performance, realised and unrealised gains, aggregate interest claims, purchase prices used for the calculation of withholding tax on capital income • Portfolio management: <ul style="list-style-type: none"> structure of entire assets, aggregate valuation of all securities accounts, inflows and outflows, manual setup of portfolios
Direct sales	<p>Current and saving accounts, credit and prepaid cards and term deposit can be ordered directly. Documents to be signed directly via TAN online.</p>
Digital Mailbox	<p>Personal documents</p> <p>As an online banking user, you will receive the following documents exclusively in electronic form:</p> <ul style="list-style-type: none"> • Customer information, e.g. GTC • Information sheet on data protection • Basic information sheet on securities • Tax information slips for securities • Consultation documents from HVB FinanzKonzept • Terms and conditions for paydirekt • Information on the benefits programme • Building society savings contracts • Precontractual information

Digital Mailbox
(continued)**Account-related documents**

Documents concerning securities:

- Securities account reports, e.g. performance and cost statement
- Statements of purchases and sales
- Statements of derivatives
- Order confirmation
- Advance information on costs
- Loss warning
- Portfolio report
- Asset reports and accounts

Documents concerning the account:

- Statement of fees for the account

Personal finance manager (PFM)

The digital budget book helps you keep track of your spending habits and provides transparency. The PFM analyses all account and credit card transactions of the past 24 months and automatically classifies them into categories (e.g. “household & cost of living” or “mobility”). It also permits manual corrections and the addition of subcategories to be applied to future transactions.

The PFM additionally offers:

- Graphical evaluation of cash flows
- Filter functions by individual keywords, amount, payment period and much more
- Comparison of spending of different categories over specific periods
- Setting of individual limits for better control of spending

Requirements

- Current account, self-service savings account or real estate loan with HypoVereinsbank
- PC, laptop or tablet with Internet connection
- Mobile phone for the mobileTAN procedure
- Smartphone or tablet for the appTAN procedure
- Registration for HVB Online Banking
 - in any HypoVereinsbank branch or
 - online at hvb.de/onlinebanking

**3 COSTS**

- The use of HVB Online Banking is free of charge.
- Text messages in HVB Aktivkonto, HVB Pluskonto, HVB Exklusivkonto and HVB Startkonto are free of charge; in all other account models, 9 cent per text message will be charged.

4 FURTHER INFORMATION**Security information**

- The bank will never contact you by email or by phone to ask for your HVB Online Banking authentication details.
- You should make sure to memorise your appTAN PIN and never disclose it to anyone (not even to bank employees).
- Avoid using public Wi-Fi or other people's computers for your online banking.
- Video tutorials for using HVB Online Banking are available at: hvb.de/mediathek.
- For further information on security, please visit: hvb.de/sicherheit.

We will be happy to provide you with further information.

As of October 2018