

PRODUCT PROFILE

FCB PLUSKONTO



Product
Current account



Product uses
Salary and private account



Users
Private individuals



Costs
Maintaining the account
EUR 9.90 per month



1 PRODUCT DETAILS

The FCB PlusKonto corresponds to the HVB PlusKonto incl. FCB Motiv girocard (debit card).

SERVICES

Sending money

SEPA Credit Transfer within EU/EEA

- HVB Online Banking, Self-service terminals, telephone banking, paper-based free of charge

SEPA Instant Credit Transfer within EU/EEA

- HVB Online Banking free of charge

Providing a debit card

- | | Annual prices |
|---------------------------------|----------------------|
| ■ FCB Motiv girocard | EUR 5 |
| ■ HVB girocard | free of charge |
| ■ HVB Visa Debit Card | free of charge |

Providing a credit card

- | | Annual prices |
|--|----------------------|
| ■ FCB Mastercard (mit Premium-Ticket-Service ¹) | EUR 30 |
| ■ HVB Mastercard | free of charge |
| ■ HVB Mastercard Gold | |
| ■ Insurance package 'Single' (with refund depending on transaction volume) | 60 EUR |
| ■ Insurance package 'Family' (with refund depending on transaction volume) | 80 EUR |
| ■ HVB Visa Card | 30 EUR |

Detaillierte Informationen zu den einzelnen Kreditkarten können den jeweiligen Produktprofilen entnommen werden.

¹ Games during the corona-related special plays are excluded.

PIN change

You can change the PIN at any HVB ATM.

Cash withdrawals at cash machines using a debit card	<p>With your HVB girocard (debit card) you can withdraw cash:</p> <p>At HypoVereinsbank and other Cash Group banks (Commerzbank, Deutsche Bank and Postbank as well as their subsidiary banks in Germany), at Shell petrol stations in Germany and at all banks forming part of the UniCredit Group in</p> <ul style="list-style-type: none"> ■ 13 other countries free of charge ■ At cash machines abroad 1 % of the transaction amount, at least EUR 4.75 <p>With your HVB Visa Debit Card you can withdraw cash:</p> <ul style="list-style-type: none"> ■ At HypoVereinsbank and at all banks forming part of the UniCredit Group in 13 other countries free of charge ■ At cash machines abroad EUR 2.50 <p>Third-party banks or cash machine operators may charge their own fees for cash withdrawals and foreign currency transactions, which are to be borne by the card holder. They are required to inform you of their fees at the cash machine.</p>
Cash withdrawals at ATMs with credit card	<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"> ■ With HVB Mastercard, HVB Mastercard Gold or FCB Mastercard EUR 2.50 ■ With HVB Visa Card 2% of transaction amount, and a minimum of EUR 5
Arranged overdraft	<p>HVB overdraft facility</p> <ul style="list-style-type: none"> ■ Usually three times your net monthly salary ■ Interest rate for an authorised overdraft facility and/or tolerated overdraft (overdrawn account): please refer to the current list of prices and services
Changing accounts	<p>Free account-changing service</p> <ul style="list-style-type: none"> ■ Online account-changing service via hvb.de/kontowechsel ■ Statutory account-changing support in accordance with the (German) Payment Accounts Act
Modes of access	<ul style="list-style-type: none"> ■ HVB Online Banking (hvb.de) ■ HVB Mobile Banking ■ Self-service terminals ■ HypoVereinsbank branches ■ HVB Telefonbanking, call +49 (0)89 55877-1000
Account information	<ul style="list-style-type: none"> ■ Free provision of account statements <ul style="list-style-type: none"> ■ Online account statements (automatic or manual download, archiving, printing) ■ Statement printer ■ Summary statement on request, cost per statement plus postage EUR 0.18
Text alerts	<p>Texts may be selected on an individual basis</p> <ul style="list-style-type: none"> ■ Transactions using a credit card or the HVB Visa Debit Card ■ Account services (checking account balance, incoming payments, debit transactions, account balance notification for above or below customer-defined account balances, account statement reminders) ■ Select and change at any time, either online (HVB Online Banking) or through your relationship manager
ADDITIONAL SERVICES	<p>Services that are not an essential element of the current account agreement and are subject to change or withdrawal by the Bank at any time without notice:</p>

Travel reservation service	<ul style="list-style-type: none"> ■ FCB PlusKonto account holders are eligible to receive from HypoVereinsbank a 5 % refund of the cost of travel within 6 weeks of the trip (not including taxes, additional fees, comparable surcharges and cancellation fees) ■ To qualify, customers must hold an FCB PlusKonto at the time of booking and receiving the refund. ■ Reservations may be made by calling the service hotline at +49 40 4136 0127 or online at hvb.de/zusatzservices. ■ The service hotline is open from Monday to Saturday from 8.00 am to 8.00 pm.
Emergency cash service	<ul style="list-style-type: none"> ■ Fast organisation of emergency cash abroad by calling the hotline to cancel your card +49 89 378 23939 ■ Cash can usually be made available within 60 minutes ■ Up to EUR 1,500 (within 30 days) in the respective local currency ■ Payout from your account within credit / credit limit ■ Available at over 30,000 payment locations in 120 countries ■ Prior notification by telephone of any applicable transfer fees
Card protection hotline for all debit cards and credit cards	<ul style="list-style-type: none"> ■ In the event of improper use, loss or theft, all debit cards and credit cards can be cancelled by calling the emergency hotline at +49 89 378 23939. ■ This also applies to any payment cards issued by other German banks and companies (e. g. Douglas, IKEA) previously registered by the customer (form can be found at hvb.de/pluskonto). ■ No registration is required for HVB debit cards and credit cards.



2 PRODUCT USES

The FCB PlusKonto can be used by private individuals as a salary or private account.



3 COSTS

Maintaining the account: EUR 9.90 monthly. The balancing statement will be issued on a quarterly basis.

4 OTHER INFORMATION

This offer applies to private customers.

The business relationship is subject to the Bank's General Business Conditions. In addition, special conditions covering deviations from or amendments to the General Business Conditions apply to individual business relationships.

This relates in particular to conditions governing credit transfers, direct debits, cheque transactions, HVB girocard (debit card) and the HVB ServiceKarte (debit card) and FCB SparKarte. The corresponding conditions are available at any branch of the Bank and can be provided on request. They are also available on the internet at **hvb.de**.

Opening an FCB PlusKonto, setting up an overdraft facility and issuing a debit card or credit card are subject to a creditworthiness check.

Please see the relevant product profiles for more detailed information on the individual components and services of the current account.

We refer to the prices and conditions as per our list of prices and services, which can be obtained at any branch of the Bank or downloaded from the internet at **hvb.de/preis-leistung**.