

## PRODUCT PROFILE

# FCB PLUSKONTO



**Product**  
Current account



**Product uses**  
Salary and private account  
(available as of 15 June 2016)



**Users**  
Private individuals



**Costs**  
EUR 7.90 per month



## 1 PRODUCT DETAILS

The FCB PlusKonto corresponds to the HVB PlusKonto incl. FCB Motiv ecKarte with which you automatically participate in the semi-annual raffle draws with exclusive FCB prizes.

### SERVICES

#### Payment transactions

##### SEPA Credit Transfer within EU/EEA

- Online, self-service terminal, telephone banking, paper-based . . . . . free of charge

##### SEPA Instant Credit Transfer within EU/EEA

- HVB Direct B@nking . . . . . EUR 0.50

#### Account cards

##### Annual prices

- FCB Motiv ecKarte . . . . . EUR 5
- HVB ecKarte . . . . . free of charge
- HVB V PAY Karte . . . . . EUR 30

You can change the PIN at any HVB ATM.

#### Credit cards

##### Annual prices

- FCB Mastercard (with premium ticket service) . . . . . EUR 30
- HVB Mastercard (with refund depending on transaction volume) . . . . . EUR 30
- HVB Mastercard Gold
  - Insurance package 'Single' (with refund depending on transaction volume) . . . . . EUR 60
  - Insurance package 'Family' (with refund depending on transaction volume) . . . . . EUR 80
- HVB Visa Card . . . . . EUR 30
- Prepaid UniCreditCard or FCB Prepaid Card (from 12 to 18 years of age) . . . . . EUR 10
- Prepaid UniCreditCard or FCB Prepaid Card (from 18 years of age) . . . . . EUR 20
  - Plus the issue fee (one-off): . . . . . EUR 15

You can change the PIN at any HVB ATM.

Please see the relevant product profiles for more detailed information on the individual credit cards.

#### Credit

##### HVB overdraft facility

- 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.

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| <b>Changing accounts</b>                              | <b>Free account-changing service</b> <ul style="list-style-type: none"> <li>■ Online account-changing service via <a href="https://hvb.de/kontowechsel">hvb.de/kontowechsel</a></li> <li>■ Statutory account-changing support in accordance with the (German) Payment Accounts Act</li> </ul>  |
| <b>Modes of access</b>                                | <ul style="list-style-type: none"> <li>■ HVB Direct B@nking (<a href="https://hvb.de">hvb.de</a>)</li> <li>■ HVB Mobile B@nking</li> <li>■ Self-service terminals</li> <li>■ HypoVereinsbank branches</li> <li>■ HVB Telefonbanking, call +49 (0)89 55877-1000</li> </ul>  |
| <b>Cash withdrawals at ATMs in Germany and abroad</b> | <p>Your HVB debit card allows you to withdraw cash at about 25,000 ATMs: at HypoVereinsbank and other Cash Group banks (Commerzbank, Deutsche Bank and Postbank plus their domestic subsidiary banks). At many Shell petrol stations in Germany and at all banks in the UniCredit Group in 13 other countries . . . . . free of charge</p>   |
| <b>Account information</b>                            | <ul style="list-style-type: none"> <li>■ Free provision of account statements <ul style="list-style-type: none"> <li>■ Online account statements (automatic or manual download, archiving, printing)</li> <li>■ Statement printer</li> </ul> </li> <li>■ Summary statement on request, cost per statement plus postage . . . . . EUR 1</li> </ul>  |
| <b>Text alerts</b>                                    | <p><b>Texts may be selected on an individual basis and are free of charge</b></p> <ul style="list-style-type: none"> <li>■ Credit card transactions</li> <li>■ Account services (checking account balance, incoming payments, debit transactions, account balance notification for above or below customer-defined account balances, account statement reminders)</li> <li>■ Select and change at any time, either online (HVB Direct B@nking) or through your relationship manager</li> </ul> |

#### ADDITIONAL SERVICES

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:

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| <b>Emergency cash service</b>                     | <ul style="list-style-type: none"> <li>■ Fast organisation of emergency cash abroad by calling the hotline to cancel your card +49 89 378 23939</li> <li>■ Cash can usually be made available within 60 minutes</li> <li>■ Up to EUR 1,500 (within 30 days) in the respective local currency</li> <li>■ Payout from your account within credit / credit limit</li> <li>■ Available at over 30,000 payment locations in 120 countries</li> <li>■ Prior notification by telephone of any applicable transfer fees</li> </ul> |
| <b>Card protection hotline for all bank cards</b> | <ul style="list-style-type: none"> <li>■ In the event of improper use, loss or theft, all bank cards can be cancelled by calling the emergency hotline at +49 89 378 23939.</li> <li>■ 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 <a href="https://hvb.de/pluskonto">hvb.de/pluskonto</a>).</li> <li>■ No registration is required for HVB cards.</li> </ul>                                       |



#### 2 PRODUCT USES

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



#### 3 COSTS

Monthly account management fee: EUR 7.90. The balancing statement will be issued on a quarterly basis.

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#### 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, giro-cards/debit cards and the HypoVereinsbank ServiceCard and 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](http://hvb.de).

Setting up an overdraft facility and issuing a debit or credit card are subject to a credit 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](http://hvb.de/preis-leistung).

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

As of 21 November 2017