

Product profile

HVB PlusKonto



Product
Current account



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



Users
Private individuals



Costs
Maintaining the account
EUR 7.90 per month



1 PRODUCT DETAILS

SERVICES

Sending money

SEPA Credit Transfer within EU / EEA

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

SEPA Instant Credit Transfer within EU / EEA

- HVB Online Banking. EUR 0.50

Providing a debit card

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

Annual prices

Providing a credit card

- 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
- FCB Mastercard EUR 30
- HVB Visa Card EUR 30

Annual prices

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

Providing a prepaid card

- 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

PIN change

You can change the PIN at any HVB ATM.

Arranged overdraft

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.

Changing accounts

Free account-changing service

- 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 telephone banking, call +49 (0)89 55877-1000
Cash withdrawals at ATMs in Germany and abroad	Your HVB debit card (HVB girocard) 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
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 1
Text alerts	<p>Texts may be selected on an individual basis and are free of charge</p> <ul style="list-style-type: none"> • Credit card transactions • 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	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:
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 HVB PlusKonto can be used by private individuals as a salary or private account.



3 COSTS

Maintaining the account: EUR 7,90 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, girocards / debit cards and the HypoVereinsbank ServiceCard (debit card) 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.

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.

Your HypoVereinsbank advisor will be happy to provide you with further information. As of 16 October 2018