

## PRODUCT PROFILE

# FCB SPARKARTE



**Product**  
Savings



**Term**  
Unlimited



**Terms and conditions**  
Effective from  
1st October 2018  
Variable basic interest  
0.01 % p. a.



## 1. PRODUCT DETAILS

**Product type** Savings deposit

## 2. INVESTMENT OBJECTIVES

The savings deposit is suitable for low-risk-tolerant individuals, particularly for investors who are passionate about football, for accumulating assets.

## 3. BENCHMARK FIGURES

**Currency** The investment currency is Euro.



**Term** The contract shall run for an indefinite period.

**Availability** A notice period of three months shall apply for the savings.

Mandates of up to EUR 2000 per calendar month without notice are possible. Amounts in excess of this can only be paid back once notice is given, in compliance with a three-month notice period.

Capitalised interest can be made available within two months after the credit entry without a provisional mandate fee.

**Costs** If the bank permits mandates of undeclared amounts of more than EUR 2000 in the calendar month, it calculates a provisional mandate fee for this. The provisional mandate fee amounts to 0.25 % of the relevant amount paid out.

**Form of deposit** Any lodgements and regular savings rates are possible at any time.

**Interest capitalisation** The interest is credited each year on 31st December and then at the end of the contract.



## Terms and conditions

The level for the interest rate and the “Fan Bonus” and “Loyalty Bonus” interest rate premiums is variable and currently comprises the following:

### Basic interest

The savings deposit offers a variable rate.

The interest rate is increased again by the following interest rate premiums:

### “Fan Bonus” interest rate premium:

■ 0.05 % p. a. up to an investment amount of currently EUR 50,000

### “Loyalty Bonus” interest rate premium:

■ 1.00 % p. a. up to an investment amount of up to EUR 50,000.

The loyalty bonus is first granted for December 2019.

## 4. DEPOSIT PROTECTION

### Statutory deposit protection

Under the Deposit Guarantee and Investor Compensation Act, the total claim of each protected customer against the bank is secured against deposits on all types of accounts (in Euro or in the currency of an EU Member State) up to a value of EUR 100,000.

### Voluntary deposit protection

In addition, HypoVereinsbank is a member of the Deposit Protection Fund of the Association of German Banks e. V. This voluntary deposit protection fund provides savings deposits and other protected deposits to the customers of its member banks, and thus also to customers of HypoVereinsbank (except banks, bank-like customers such as financial institutions and investment firms, as well as regional authorities such as the federal government, states and municipalities) secured to a certain security limit. In addition to the savings deposits, this also includes demand and fixed-term deposits, as well as savings bonds denominated in the name of the depositor. The deposit protection of the deposit protection fund also includes protected foreign currency deposits.

Additional details about the deposit protection are included in No. 20 of our General Terms of Business.

## 5. OTHER NOTES

- For mandates and for closing an account, the last savings account statement (savings certificate) must be submitted.
- Each customer can only open one FCB SparKarte savings account.

Your account manager at HypoVereinsbank will be happy to advise you!

As of 1st October 2018