

## PRODUCT PROFILE

## FCB STARTKONTO



**Product**  
Current account



**Product uses**  
Salary and private account



**Users**  
Private individuals  
under the age of 26



**Costs**  
EUR 0



## 1 PRODUCT DETAILS

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

## SERVICES

**Payment transactions**

**SEPA Credit Transfers within EU/EEA**

- online, self-service terminal . . . . . free of charge
- Telephone banking, paper-based . . . . . EUR 0.90 each

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

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

**Account cards**

- FCB Motiv ecKarte (from 14 years of age), per card . . . . . EUR 7
- HVB ecKarte (from 14 years of age) . . . . . free of charge
- FCB Motiv ServiceKarte (from 7 years of age) . . . . . free of charge
- HVB ServiceKarte (from 7 years of age) . . . . . free of charge

You can change the PIN at any HVB ATM.

**Credit cards**

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

You can change the PIN at any HVB ATM.

Please refer to the relevant product profiles for detailed information on the individual credit card products.

<b>Credit</b>	<p><b>HVB overdraft facility (minimum age: 18 years)</b></p> <ul style="list-style-type: none"> <li>■ Usually three times your net monthly salary</li> <li>■ Interest rate for an authorised overdraft facility and/or tolerated overdraft (overdrawn account): please refer to the current list of prices and services.</li> <li>■ For students holding current accounts without regular wage, salary, pension or rental income, the maximum credit facility is EUR 500, provided they receive monies on a regular basis e.g. BAföG (student grant) or parental support</li> </ul>
<b>HVB StarterDepot</b>	<ul style="list-style-type: none"> <li>■ Securities account with no annual fee</li> <li>■ 50% fee reduction on the purchase commission for HVB fund-linked savings in selected funds</li> </ul> <p><b>For orders placed online or via telephone banking</b></p> <ul style="list-style-type: none"> <li>■ No limit price</li> <li>■ No minimum commission</li> </ul>
<b>Changing accounts</b>	<p><b>Free account-changing service</b></p> <ul style="list-style-type: none"> <li>■ Online account-changing service via <a href="https://www.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://www.hvb.de">hvb.de</a>)</li> <li>■ HVB Mobile B@nking app</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>■ Statement printer</li> <li>■ Online account statements (automatic or manual download, archiving, printing)</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>



## 2 PRODUCT USES

The FCB StartKonto is available to all customers under the age of 26 for use as a private or salary account.

It may not be administered as a joint account (i.e. with more than one account holder).

The FCB StartKonto will be automatically converted to a HVB PlusKonto on the account holder's 26th birthday. The customer will receive written notification in advance of the account switch.



### 3 COSTS

#### Monthly account maintenance fee

The FCB StartKonto is free of charge until the account holder's 26th birthday; no documentation is required. 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).

Opening an FCB StartKonto, 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](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