

PRODUCT PROFILE

FCB STARTKONTO



Product
Current account



Product uses
Salary and private account



Users
Private individuals
under the age of 26



Costs
Maintaining the account
EUR 0



1 PRODUCT DETAILS

The FCB StartKonto corresponds to the HVB StartKonto incl. FCB Motiv girocard or FCB Visa Debit Card (debit card), with which you automatically participate in the annual draw for exclusive FCB prizes.

SERVICES

Sending money

SEPA Credit Transfers within EU/EEA

- HVB Online Banking, self-service terminal free of charge
- paper-based EUR 0.90 each

SEPA Instant Credit Transfer within EU/EEA

- HVB Online Banking free of charge

Providing a debit card

- FCB Motiv girocard (from 12 years of age), per card EUR 7
- HVB girocard (from 12 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
- FCB Visa Debit Card (from 12 years of age;
with Premium Ticket Service and other FCB benefits) free of charge

Providing a credit card

- FCB Mastercard (from 18 years of age) (with premium ticket service¹) 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

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

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: 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 throughout Europe at all banks forming part of the UniCredit Group free of charge</p> <p>With your FCB Visa Debit Card you can withdraw cash:</p> <ul style="list-style-type: none"> ■ At HypoVereinsbank in Germany and throughout Europe at all banks forming part of the UniCredit Group free of charge ■ At cash machines abroad free of charge* <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>
Arranged overdraft	<p>HVB overdraft facility (minimum age: 18 years)</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. ■ 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
HVB StarterDepot	<ul style="list-style-type: none"> ■ Securities account with no annual fee ■ 50% fee reduction on the purchase commission for HVB Investmentsparplan in selected funds <p>For orders placed via online banking</p> <ul style="list-style-type: none"> ■ No limit price ■ No minimum commission
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 app ■ Self-service terminals ■ HypoVereinsbank branches
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 FCB 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 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:

Attractive raffle Annual raffle of “Money can’t buy” prizes such as:

- 2 x 1 place in the UEFA Champions League trip with FC Bayern München
- Original match balls with the signatures of many players
- Hand-signed “Match-worn” jerseys and many other great fan articles



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 AktivKonto on the account holder’s 26th birthday. The customer will receive written notification in advance of the account switch.



3 COSTS

Maintaining the account

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.

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](https://www.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](https://www.hvb.de/preis-leistung).

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

As of 1 March 2022