

Product profile

HVB V PAY Karte (debit card)



Product
Debit card



Product uses
Europe-wide in retail stores and at ATMs as well as at HVB statement printers and self-service terminals



Target users
Private and business customers aged 12 and over



Costs
For providing a debit card: from EUR 0 annual fee



1. PRODUCT DETAILS

Usage limits	Daily limit EUR 1,000; weekly limit EUR 1,500 Notice: the limits can be increased or reduced within certain parameters if required
Usage period	24 hours a day / 7 days a week
Personal Identification Number (PIN)	<ul style="list-style-type: none"> Cardholders identify themselves with a four-digit PIN Cardholders can change their PIN to a more memorable number at any HVB ATM The PIN may not be disclosed to anyone and may not be kept with the card
AMIKA – All-in-one card	<ul style="list-style-type: none"> Several accounts can be combined in one card Access to current and savings accounts at all HVB ATMs, statement printers and self-service terminals
Theft / loss, 24-hour service number	<ul style="list-style-type: none"> The card can be cancelled immediately in any branch or by contacting HVB's card cancellation service on +49 89 378 23939 (available 24 hours a day)



2. PRODUCT USES




Cash withdrawals at ATMs in Germany and abroad	<p>You can use your HVB V PAY Karte to withdraw cash free of charge* at over 400,000 ATMs across Europe:</p> <ul style="list-style-type: none"> at all cash dispensers in Germany with the V PAY and / or VISA logo and at all cash dispensers in Europe with the V PAY logo. A list of participating countries can be found at hvb.de/vpay. The card may also be used at all cash dispensers in the Visa acceptance network, both in Germany and abroad, provided the individual ATM meets the technical requirements.
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* In exceptional cases, some third-party banks / ATM operators may charge additional fees. We will refund these in full – please inform your relationship manager should the situation arise.

Paying by debit card in foreign currencies and euros	<p>You can pay (using your PIN) at more than 10 million participating companies with the V PAY logo – retail stores, service stations or hotels – throughout Europe with no international service fee.</p>
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The card may also be used at all automated tills in the Visa acceptance network, both in Germany and abroad, provided the individual till meets the technical requirements.

Contactless payment	<ul style="list-style-type: none"> Payments of up to EUR 50 can usually be made without having to enter the PIN For payments of over EUR 50, you must enter your PIN At all acceptance points displaying the contactless symbol 
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- Cash deposit facilities at HVB ATMs**
- Free of charge at all HypoVereinsbank ATMs in Germany
 - For current accounts used for business purposes, the bank is able to calculate the transaction fee for the deposit
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- Use of statement printers and self-service terminals**
- Print current account statements free of charge around the clock at all HypoVereinsbank statement printers
 - Securities and savings account statements can be printed by entering your PIN
 - Services available at self-service terminals: making transfers, setting up standing orders, accessing current and securities account information or sending a message to your HVB branch
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3. COSTS

- Annual fee for providing a debit card EUR 0 – 30
- Cancellation in the event of loss or theft Free of charge
- Cancellation of card at the customer’s request EUR 7
- Replacement PIN (where the Bank is not at fault) EUR 0 – 5
- Collecting the card in the branch Additional EUR 15

The terms and conditions of the HVB V PAY Karte apply.

4. FURTHER INFORMATION

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**.

All details about the HVB V PAY Karte on the Internet: **hvb.de/vpay**

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

As of May 2020