

PRODUCT PROFILE

FCB VISA DEBIT CARD



Product
Debit card



Product uses
Cash-free POS and online payments, cash withdrawals (worldwide), and use at HVB account statement printers and self-service terminals



Target group
Private customers aged 18 and over (in FCB StartKonto aged 12 and over)



Costs
Debit card issuance from EUR 0 (depending on the account model)



1. PRODUCT DETAILS

General description and features

- Cash-free payments worldwide in foreign currencies and euro
- Payments are immediately debited from the current account
- Visa Secure makes online purchases more secure
- Free text message service providing information about transactions and blocks
- PIN of choice at HVB cash machines

Transaction limits

- Daily limit of EUR 1,000, weekly limit of EUR 1,500, e-commerce daily limit of EUR 1,500
- Limits can be reduced or increased on request

Services

- 5 % discount on fan merchandise¹:
 - Valid in all official Bayern Munich fan shops and at **fcbayern.de**
- Premium ticket service:
 - Exclusive online ticket shop with special allocation of 500 tickets per each regular FC Bayern München home game².
 - Simply request your desired match via **hvb.de/tickets** and with a bit of luck receive 2 tickets.
- once a year free entry to the FC Bayern Museum including an arena tour

¹ Excluding reduced items. Only one type of discount may be used for each purchase.

² Games during the corona-related special plays are excluded.

Special features

Youth protection:

- Payment inquiries from companies offering products or services with dangerous content for youths are rejected in the case of Visa Debit Card for young people.

Card holders reaching the age of majority:

- Once the card holder reaches the age of majority, the card is automatically adjusted (increase in limits, youth protection deactivated).

24-hour service number

In the event of any questions, blocks or payment complaints, simply contact the HVB card service at +49 (0)89 435 494 90





2. PRODUCT USES

**Debit card use**

- Cash-free payments worldwide in foreign currencies and euro at all Visa acceptance points
- Free cash withdrawals at HVB cash machines

Contactless function

- Payments of up to EUR 50 can usually be made without entering your PIN
- Available at all points of acceptance displaying the contactless symbol 

Apple Pay	<ul style="list-style-type: none"> ■ Apple Pay works with iPhone, Apple Watch, iPad and Mac with Safari ■ Available at all points of acceptance displaying the contactless or Apple Pay symbol 
Debit card use abroad	<ul style="list-style-type: none"> ■ Cash withdrawals at cash machines ■ Foreign currency withdrawals at cash machines abroad ■ Max. EUR 2,500 per day and up to EUR 500 per cash withdrawal, or equivalent amounts in foreign currency ■ Free-of-charge POS payments, payments at petrol stations or payments in hotels in Germany and in the other EU states that have the euro as their currency, as well as e-commerce
Requirements	<ul style="list-style-type: none"> ■ You must already hold a current account at HypoVereinsbank ■ Customers must be 18 or over (in FCB StartKonto aged 12 and over)
Cash deposits at HVB cash machines	Free of charge at all HypoVereinsbank cash machines in Germany
Use of account printers and self-service terminals	<ul style="list-style-type: none"> ■ Print out current account statements around the clock and free of charge at all HypoVereinsbank account statement printers ■ Self-service terminals can be used to transfer money, set up standing orders, retrieve account and deposit information and send notifications to HVB branches
Secure online payments using Visa Secure	You can set up your personal e-code and text message service via your HVB Online Banking. If you do not have HVB Online Banking, you will receive your e-code automatically by post.
HVB Mobile Banking app	Stay up to date with your card transactions and change your card settings as and when needed.

3. COSTS

Debit card issuance	<p>Annual costs depending on the account model:</p> <ul style="list-style-type: none"> ■ HVB or FCB ExklusivKonto, HVB PlatinumKonto, HVB Depot Global, HVB or FCB PlusKonto and HVB or FCB StartKonto EUR 0 ■ HVB or FCB AktivKonto EUR 15
Overseas card fees	<ul style="list-style-type: none"> ■ Payments in euro free of charge ■ Payments in foreign currencies 1.75 % transaction fee
Cash withdrawals at cash machines	<ul style="list-style-type: none"> ■ At HVB cash machines in Germany free of charge ■ At cash machines abroad: <ul style="list-style-type: none"> ■ HVB or FCB ExklusivKonto, HVB PlatinumKonto, HVB Depot Global and HVB or FCB StartKonto free of charge ■ HVB or FCB PlusKonto and HVB or FCB AktivKonto EUR 2.50
Cash withdrawals at payment offices	<ul style="list-style-type: none"> ■ At counters of third-party banks EUR 5
Other costs	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 these fees at the cash machine.

4. OTHER INFORMATION

The General Terms and Conditions of UniCredit Bank AG and the terms and conditions for the debit card (HVB girocard/ ecKarte, HVB Visa Debit Card, FCB Visa Debit Card) apply. Please also refer to the prices and conditions set out in our list of prices and services, which can be obtained from any UniCredit Bank AG branch on request and viewed online at hvb.de/preis-leistung.