

## 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 14 and over



**Costs**  
For providing a debit card: EUR 0 – 30 annual fee depends on account model



## 1. PRODUCT DETAILS

<b>Usage limits</b>	Daily limit EUR 1,000; weekly limit EUR 2,500 N.B.: the limits can be increased or reduced within certain parameters if required
<b>Usage period</b>	<ul style="list-style-type: none"> <li>24 hours a day / 7 days a week</li> </ul>
<b>Personal Identification Number (PIN)</b>	<ul style="list-style-type: none"> <li>Cardholders identify themselves with a four-digit PIN</li> <li>Cardholders can change their PIN to a more memorable number at any HVB ATM</li> <li>The PIN may not be disclosed to anyone and may not be kept with the card</li> </ul>
<b>AMIKA – All-in-one card</b>	<ul style="list-style-type: none"> <li>Several accounts can be combined in one card</li> <li>Access to current and savings accounts at all HVB ATMs, statement printers and self-service terminals</li> </ul>
<b>Theft / loss, 24-hour service number</b>	<ul style="list-style-type: none"> <li>The card can be cancelled immediately in any branch or</li> <li>by contacting HVB's card cancellation service on +49 89 378 23939 (available 24 hours a day)</li> </ul>



## 2. PRODUCT USES



<b>Cash withdrawals at ATMs in Germany and abroad</b>	<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"> <li>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 <a href="http://hvb.de/vpay">hvb.de/vpay</a>.</li> <li>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.</li> </ul>
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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.

<b>Paying by debit card</b>	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.
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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.

<b>Cash deposit facilities at HVB ATMs</b>	<p>Free of charge at all HypoVereinsbank ATMs in Germany</p> <p>For current accounts used for business purposes, the bank is able to calculate the transaction fee for the deposit.</p>
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**Contactless payment**

- Payments of up to EUR 25 can usually be made without having to enter the PIN
- For payments of over EUR 25, you must enter your PIN
- At all acceptance points displaying the contactless symbol 

**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



**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](http://hvb.de/preis-leistung).

All details about the HVB V PAY Karte on the internet: [hvb.de/vpay](http://hvb.de/vpay)

**Your HypoVereinsbank advisor will be happy to provide you with further information.** As of 22 October 2018