

# UniCredit Card Business (debit card)



**Product**  
Debit card



**Uses**  
Payment in retail stores and online, cash withdrawal (worldwide), as well as use at HVB bank statement printers and self-service terminals



**User group**  
Business customers



**Costs**  
Issuance of a debit card from EUR 0 (depending on account model)



## 1 PRODUCT DETAILS

### General description

- Worldwide use of debit card (UniCredit Card Business) for payment in euros and in foreign currencies
- Instant settlement when your current account is debited
- Mastercard ID Check for safe online purchases
- Free notification service informs you of transactions and account blockages
- Smart data
- Your choice of PIN at HVB ATMs

### Credit line

- Daily limit of EUR 2,500, weekly limit of EUR 10,000, daily eCommerce limit of EUR 10,000
- Limits can be reduced or increased as required

### UniCredit Card Business with motif

Choice of 50 motifs: [hvb.de/Kartenmotive](https://hvb.de/Kartenmotive)

### 24-hour service number

For questions, account blockages and payment complaints, please call HVB Kartenservice (card service) at +49 435 494 90.



## 2 USES



### Use of debit card

- Worldwide use of debit card to pay in foreign currency and in euros at all Mastercard acceptance points and for online purchases
- Free cash deposits at HVB ATMs
- Free cash withdrawals at HVB ATMs, at participating retailers, at all ATMs with the Cash Group logo (Commerzbank, Deutsche Bank and Postbank and their domestic banking subsidiaries), at all banks of the UniCredit Group throughout Europe

### Contactless payment

- Payments of up to EUR 50 can usually be made without the input of a PIN code
- At all acceptance points displaying the contactless symbol

### Mobile payment

- At all points of acceptance with the Google Pay- or Apple Pay symbol

### Use of debit card abroad

- Cash withdrawals with debit card at ATMs
- Cash withdrawals with debit card at foreign ATMs in foreign currency
- A maximum of EUR 2,500 per day
- When paying in retail stores, at petrol stations or in hotels - free of charge in Germany and in other EU countries with the local currency in euros, as well as eCommerce
- For prices for non-EU countries and EU countries with a national currency other than the euro, see our list of prices and services

### Prerequisites

- Current account with HypoVereinsbank
- Minimum age of 18 years

<p><b>Use of bank statement printers and self-service terminals</b></p>	<ul style="list-style-type: none"> <li>• Printing current account statements around the clock and free of charge at all HypoVereinsbank bank statement printers</li> <li>• Possible uses of self-service terminals: executing credit transfers, issuing standing orders, calling up account information, or sending messages to your HVB branch</li> </ul>
<p><b>Secure online payment with Mastercard ID Check</b></p>	<p>You can set up your personal eCode and the notification service in HVB's online banking system. If you do not yet use HVB Online Banking, you will automatically receive your eCode by post.</p>
<p><b>HVB Mobile Banking App</b></p>	<p>Stay informed about your card transactions at all times and adjust the card settings as required.</p>
<p><b>€ 3 COSTS (DEPENDING ON ACCOUNT MODEL)</b></p>	
<p><b>Issuance of debit card</b></p>	<p>Annual fees depending on the respective account model:</p> <ul style="list-style-type: none"> <li>• HVB Konto4Business Smart, HVB Konto4Business Klassik, HVB Konto4Business Komfort, HVB Konto4Business Flex and others . . . . . EUR 24</li> <li>• HVB BusinessKonto 4You . . . . . EUR 12</li> </ul> <p>We grant a free introductory period for the UniCredit Card Business until 31.12.2026 – with the HVB BusinessKonto 4You even until 31.12.2027.</p>
<p><b>Foreign transaction fee</b></p>	<ul style="list-style-type: none"> <li>• Use of debit card for payments in euros . . . . . free of charge</li> <li>• Use of debit card for payments in foreign currency . . . . . 1.00 % of the transaction amount</li> </ul>
<p><b>Cash withdrawal at ATMs</b></p>	<ul style="list-style-type: none"> <li>• At HVB ATMs in Germany and throughout Europe at all banks of the UniCredit Group . . . . . free of charge*</li> <li>• At third-party ATMs around the world . . . . . 2.50*</li> </ul>
<p><b>Cash withdrawal at counters</b></p>	<ul style="list-style-type: none"> <li>• At third-party bank counters . . . . . EUR 5*</li> </ul>
<p><b>Other costs</b></p>	<p>* Third-party banks/ATM operators may charge their own fees for cash withdrawals and currency conversion, which are to be borne by the cardholder. They are obliged to display these fees at their ATMs.</p>
<p><b>4 ADDITIONAL INFORMATION</b></p>	<p>The General Terms of Business of UniCredit Bank GmbH apply, as well as the Terms and Conditions for Debit Cards (UniCredit Card and UniCredit Card Business). In addition, we refer to our prices and conditions as per our list of prices and services, which can be inspected at or obtained from any branch of UniCredit Bank GmbH or downloaded at <a href="https://hvb.de/preis-leistung">hvb.de/preis-leistung</a>.</p>

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

As of 12 September 2024