

“Money Tu” Revolving Credit Card

What are my needs

I want an instrument which allows me to make purchases in Italy and abroad and, if needed, withdraw cash. I want to be able to repay the amounts used in small monthly instalments which can be chosen and changed at any time.

The product in brief

TARGET CUSTOMER

All customers – individuals and families – no more than 75 years of age, who have held a current account with an Agenzia Tu UniCredit for at least 6 months and are interested in a payment instrument alternative to cash, and a small loan which can be used at any time.

HOW IT WORKS – ENABLED SYSTEMS

This card is issued by UniCredit S.p.A. and, as part of the international MasterCard system, allows you to

- > make purchases at all accepting businesses;
- > **get cash advances at bank branches and enabled ATMs;**
- > **transfer funds to your current account;**
- > pay for petrol fill ups at accepting petrol stations;
- > make online purchases on all accepting websites;
- > pay motorway tolls at toll booths set up for automatic payment;
- > directly debit utilities on the payment card (Enel, Telecom and Sky).

The card is available in a main version and a family version (which can be requested by relatives or cohabitants of the cardholder who are account holders or joint account holders on the account used to settle payment of the main card)

The cardholder chooses the amount of the monthly payment to be used to repay the charges. Depending on the amount not yet repaid, the cardholder can choose to change the amount of the instalment at any time, at no additional cost.

Each instalment paid automatically replenishes the credit available to the cardholder, and interest is calculated on the amount effectively used.

Product characteristics

VALIDITY OF THE CARD

2 years. The month and year of expiry are always indicated on the card.

CREDIT LIMITS

Can be personalised, from a minimum of € 300 to a maximum of € 1,000 for the main card, and € 500 for the family card.

ACCESS TO SERVICES

The MasterCard system allows you to operate without limits every day of the year. Use of the card at businesses is obviously linked to the opening hours of said businesses.

SECURITY

Money TU cardholders who provide UniCredit S.p.A. with their mobile telephone numbers are offered, at no charge, the "Card Use Notice" SMS Alert service. Every time the card is used, a text message containing the details of the transaction is sent to the mobile number provided, to allow the cardholder to immediately identify and report unauthorised use.

Conditions

COST OF THE CARD

Always free, both the "main" version and the "family" version.

INTEREST RATE APPLIED TO USE OF THE REVOLVING CARD

TAN (Nominal Annual Rate) 18.50%;

TAEG/APR (Effective Global Annual Rate/Annual Percentage Rate): 20.15%.

PAYMENTS

No fees.

ONLINE PURCHASES

No fees.

PETROL TOP-UPS

No fees.

CASH ADVANCES FROM ENABLED ATMS

4% of the amount withdrawn, with a minimum fee of €2.50.

TRANSFER OF FUNDS

1.50% of the amount transferred (from the credit on the card to your current account).

RECORDING OF TRANSACTIONS

Each monthly credit card statement reports the payments made with the Money Tu card from the 27th of the previous month to the 26th of the month in question.

DEBIT FROM CURRENT ACCOUNT

The instalments are settled by debiting the cardholder's current account on the 5th of each month.

BLOCKING THE CARD

No charge for blocking the Card.

ISSUE OF SUBSTITUTE CARD

If issued in Italy:

- > € 10.00, both for the main card and the family card.

If issued outside of Italy:

- > € 30.00 for the main card;
- > € 25.00 for the family card.

Notes

Contact us

For more information, contact _____
at _____
at the _____ “Agenzia Tu” UniCredit

* UniCredit S.p.A. reserves the right to assess whether the applicant meets the requirements for issue. The services are provided at the terms and conditions and with the features set forth in the related regulations.