



## HELLO4YOU GENERAL TERMS AND CONDITIONS (VALID FROM 15/12/2013)

The Hello4You General Terms and Conditions are governed by the BNP Paribas Fortis SA/NV General Banking Terms and Conditions and by the Specific Terms and Conditions which apply to the bank services taken out by the customer.

### Article 1: DESCRIPTION OF CONCEPT

#### 1.1 Hello4You

Hello4You designates a set of free banking services for young people aged 18 to 27 inclusive, comprising:

- Current account in euros (hereinafter, the "reference account")
- Current account service charges
- Bank card service charges
- Bank card with cash withdrawal and store payments service
- Statements delivered digitally
- 1 personalisation of bank card per year
- 1 replacement of lost/stolen card per year
- 1 prepaid payment card
- 1 Classic credit card: 1st year free, then 50% reduction (if approved)
- Easy banking
- PC banking
- Phone banking
- Payments with the bank card in the euro zone
- Cash withdrawals using the bank card in the euro zone
- Cash withdrawals at BNP Paribas Fortis branches
- Paper European transfers (SEPA transfers)
- 1 Hello4You savings account

The bank services included in Hello4You must be requested by the Hello4You customer and are granted if they satisfy the relevant acceptance conditions.

Bank services not included in the Hello4You package can be acquired separately (provided that the conditions of acceptance are met) and will be charged at the usual rates (available in branch, via the Hello Team or on the bank's websites).

#### 1.2 Holder(s) of the Hello4You package

The Hello4You holder(s) is (are) the holder(s) of the reference account and must satisfy the following conditions:

- They must be a private individual
- They must be legally competent
- They must be of legal age (minimum age: 18 years old)
- Maximum age on opening account: 27 years and 9 months

#### 1.3 Reference account

The reference account must meet the following conditions:

- Current account in euros for personal use
  - Maximum of 2 account holders
  - If there are 2 account holders, they grant each other power of attorney
- The holder(s) is (are) the only account holder(s) of the reference account.
- The account may not be a bare owner account.
- The account may not be blocked.

### Article 2: PRODUCT DEFINITIONS

The following are covered by the Hello4You package:

- Service charges: only service charges for the reference account
- Bank card with cash withdrawal and store payments service; maximum of 2 cards linked to the reference account, irrespective of the identity of the cardholder
- Bank card service charges: included in the Hello4You package
- Statements delivered digitally
- 1 prepaid payment card
- 1 Classic credit card: 1st year free, then 50% reduction: maximum of 2 cards linked to the reference account, irrespective of the identity of the cardholder
- Easy banking: maximum of 2 agreements in the name of the holder(s) of the Hello4You package
- PC banking: maximum of 2 agreements in the name(s) of the holder(s) of the Hello4You package and all agreements in the name of a (non-holder) representative of the Hello4You reference account, if this is also the account for the agreement charges
- Phone banking: maximum of 2 agreements in the name of the holder(s) of the Hello4You package
- Payments with bank card in the euro zone: linked to the reference account
- Cash withdrawals using the bank card in the euro zone: from the reference account
- Counter cash withdrawals: linked to the reference account
- Free paper European transfers (SEPA transfers)
- 1 Hello4You savings account

### Article 3: When do the Hello4You advantages start (joining) and end (leaving)?

- Current account service charges:
  - Existing account: from the month after joining to the end of the month of leaving
  - New account: from the month after joining to the end of the month of leaving
- Bank card service charges:
  - Existing service: from the month after joining to the end of the month of leaving
  - New service: from the month after joining to the end of the month of leaving
- Bank card with cash withdrawals and store payments service:
  - Existing service: from the month after joining to the end of the month of leaving
  - New service: from the month after joining to the end of the month of leaving
- Prepaid payment card:
  - Existing service: from the month after joining to the end of the month of leaving
  - New service: from the month after joining to the end of the month of leaving
- A Classic credit card: 1st year free and then 50% reduction:
  - Existing service: from the month after joining to the end of the month of leaving
  - New service: from the month after joining to the end of the month of leaving
- PC banking/Easy banking:
  - Existing service: from the month after joining to the end of the month of leaving
  - New service: from the month after joining to the end of the month of leaving
- Phone banking: from the month after joining to the end of the month of leaving
- Payments with a bank card in the euro zone: from the calendar day after the day of joining to the day of leaving, inclusive
- Cash withdrawals using a bank card in the euro zone: from the calendar day after the day of joining to the day of leaving, inclusive
- Counter cash withdrawals: from the calendar day of joining to the day of leaving, inclusive

- Ordinary paper European transfers: from the calendar day of joining to the day of leaving, inclusive

### Article 4: Monthly premiums

The Hello4You package is free.

### Article 5: End of membership

Without prejudice to the provisions of the General Banking Terms and Conditions, membership can be brought to an end as follows:

- at the request of the holder(s): by simply notifying the branch or the Hello Team, the holder(s) may, at any time, bring an end to their membership of Hello4You;
- on the bank's initiative: if the terms and conditions relating to the holder(s) and to the reference account (Arts. 1.2 and 1.3) are no longer being met, the holder(s) automatically loses (lose) their entitlement to the specific charging conditions of the Hello4You package.

When the holder(s) reaches (reach) the age of 28, the Hello4You package automatically converts to the most suitable bank package, taking account of the habits in using the banking channels made available to the holder(s). The holder(s) shall be informed of this bank package at least two months before the day of their 28th birthday, on the understanding that they shall have the option, during this period, to opt for a package other than the package offered by the Bank.

In the case of joint account holders, the conversion will take place when the youngest account holder turns 28.

If private use of the reference account is replaced with professional use (on the initiative of the holder(s)), this account shall however convert automatically to Pro Pack (provided that the terms and conditions of acceptance are met).

At the end of membership, all financial services are maintained (barring an express request from the holder(s) and the terms and conditions for ordinary customers (or Pro Pack customers, see previous paragraph) apply (these conditions are available in branch or from the Hello Team).