



Hello4You: Pre-Contractual Information

1. Information on BNP Paribas Fortis SA/NV

The **Hello4You** package is a product of BNP Paribas Fortis SA/NV, having its registered office at Montagne du Parc/Warandeborg 3, 1000 Brussels, Brussels Register of Companies, VAT BE 0403.199.702, acting as the service provider (hereinafter referred to as "the Bank").

BNP Paribas Fortis SA/NV is subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont/Berlaimontlaan 14, B-1000 Brussels and to the supervision on investor and consumer protection of the Financial Services and Markets Authority (FSMA), Rue du Congrès/Congresstraat 12-14, B-1000 Brussels and authorised as insurance agent under FSMA number 25879 A.

2. Features of the Hello4You package

The Hello4You package is governed by the Hello4You general terms and conditions which you can read in branch, on the BNP Paribas Fortis SA/NV website or on the Hello bank! website.

A. Services available

The Hello4You package offers young people between the age of 18 and 27 years the option of carrying out their main banking business free of charge, whilst enjoying many additional benefits.

Services included free of charge:

- Current account in euros (" the reference account ")
- Service of the current account
- Bank card allowing cash withdrawal and payment
- 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 SA/NV branches
- European transfers (SEPA transfers) 1 free personalisation of bank card per year
- 1 replacement per year of lost or stolen card
- Easy banking
- PC banking / web Hello bank!
- Phone banking

Statements delivered digitally and free of charge

Other benefits:

- Free prepaid payment card
- A free Classic credit card for the first year; half price thereafter (if application approved). Charges available in branch or on the BNP Paribas Fortis SA/NV website or on the Hello bank! website.
- Hello4You savings account

These services, combined with Hello4You, must form the subject of an application from the customer. The application is approved if it satisfies the corresponding conditions.

Those banking services not included in the Hello4You offer, such as [account insurance](#), must form the subject of a separate application and are allocated only if the corresponding conditions are satisfied. These services will be billed at the usual charges (available in branch or on the website www.bnpparibasfortis.be).

B. Terms of allocation

The holder(s) of the Hello4You account 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)
- The maximum Age at the time of opening the account is 27 years and 9 months

The Hello4You reference account must satisfy the following conditions:

- Current account in euros for personal use
- Maximum of 2 account holders.
- If there are 2 account holders, they agree to give each other power of attorney.
- The account may not be an account described as "bare owner"

C. Charges

Free account.

D. Term

The Hello4You package remains open until the age of 28, unless the agreement is terminated before that, either on the initiative of the account holder(s) or on the initiative of the Bank.

When the account holder(s) reaches (reach) the age of 28, the Hello4You package automatically converts to the most suitable bank package, taking account of the habits of the account holder(s) in using the banking channels made available to him/them. The account holder(s) shall be informed of this bank package at least 2 months before the day of his/their 28th birthday, on the understanding that he/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 account will be converted when the youngest joint account holder has reached the age of 28.

3. Right to cancel – Right to terminate

Right to cancel

Concerning signing up online for the Hello4You package, you have the right to cancel without penalty and without giving a reason. You may exercise this right during a period of 14 calendar days following opening of the account by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeborg 3, B-1000 Brussels.

If the right to cancel is not exercised, the Hello4You account will remain open until the age of 27 is reached.

Right to terminate

Without prejudice to the Bank's general terms and conditions, the Hello4You account may be closed at the customer's initiative by simple notification. The customer also automatically loses his entitlement to the Hello4You terms and conditions if the conditions for approval described in point 2 are no longer satisfied.

4. Governing law - Competent courts - Miscellaneous

The relationship between you and the Bank, both prior to the opening of the Hello4You account and after its opening, shall be governed by Belgian law.

Any action concerning the Hello4You agreement and its implementation shall be brought before the court specified in Article 23 of the General Terms and Conditions of BNP Paribas Fortis SA/NV / Hello bank!

Any communication under and/or concerning the opening of the Hello4You account shall be carried out in the language recorded in the files of the Bank at the time of commencing your relationship with it.

5. Period of validity of information

The Bank may, at any time, change the features, terms and conditions and other characteristics of the Hello4You account set out above. Unless otherwise specified, the information on these features, terms and conditions and other characteristics is therefore only valid on the date on which it is provided.

6. Complaints and redress

Complaints can be made to the Bank via the customer's branch, by contacting Customer Services or the Hello Team, or via the form provided for this purpose available from PC banking or on the Bank's website.

If the proposed solution does not provide satisfaction, the customer may make a claim by writing to

Complaints Management
Montagne du Parc 3
B-1000 Brussels
Fax: +32 2 228 72 00

If the solution proposed by Complaints Management is not satisfactory, the customer may, as a private individual acting in a private context, submit the dispute to the Ombudsfm – Ombudsman in financial conflicts, either by writing to the following address, or by using the form available for this purpose on the service's website:

Ombudsfm – Ombudsman in financial conflicts
North Gate II
Boulevard du Roi Albert II 8, bte 2
B- 1000 Brussels
Fax: +32 2 545 77 79
E-mail: ombudsman@ombudsfm.be
www.ombudsfm.be

As a consumer, a complaint relating to sales or an online service can also be submitted via a form available on the website site <http://ec.europa.eu/odr> of the European Union.

If the complaint relates to a payment service, the customer may also submit a complaint in writing to the Ombudsman at the FPS Economy, SMEs, Self-Employed and Energy, WTC III, Boulevard Simon Bolivar/Simon Bolivarlaan 30, B-1000 Brussels.