



HELLO & HELLO4YOU BANK CARD: precontractual information

1. Information on BNP Paribas Fortis SA/NV

The Hello & Hello4You Bank cards are products offered by BNP Paribas Fortis SA/NV, with registered office at Montagne du Parc, Warandeborg 3, B-1000 Brussels, Brussels RPM/RPR, VAT BE 0403.199.702, as the provider of this service (hereinafter referred to as 'the Bank').

BNP Paribas Fortis SA/NV is supervised by and under the prudential supervision of the National Bank of Belgium, boulevard de Berlaimont 14, 1000 Brussels and the supervision on investor and consumer protection of the Financial Services and Markets Authority (FSMA); rue du congrès 12-14, 1000 Brussels and authorized as insurance agent under FSMA number 25879 A.

2. Features and terms and conditions of use of the bank card

A) Services available:

- **Cash withdrawal at our ATMs and payments in shops (POS) home and abroad:** this service is automatically linked to every bank card. This service offers card holders the possibility to withdraw cash at BNP Paribas Fortis and Fintro ATMs in Belgium.
- **Cash withdrawal at other ATMs:** this service is automatically linked to every bank card. This service offers the possibility to withdraw cash at ATMs of other banks in Belgium and at all ATMs abroad. These ATMs display the logos Bancontact, Maestro, Cirrus, EC or Eufiserv. This service is activated by means of initial use.
- **Payments in shops (POS) home and abroad:** this service is automatically linked to every bank card. This service offers card holders the possibility to pay purchases of goods and services to third parties who use payment terminals home and abroad with logos Bancontact and Maestro.

For security reasons, money withdrawal and payment transactions with the bank card are by default limited to the European region (a list of countries is available at www.bnpparibasfortis.be www.hellobank.be or from the Contact Centre. You can request to use the card outside Europe for a temporary period via the Contact Centre.

- **Remote payments:** holders may transmit an order for payment by card to a trader or third party as part of a remote agreement.
- **Self:**, transfers.
- **Balance enquiries:** the balances of your accounts can only be consulted in Belgium at BNP Paribas Fortis ATMs and the other banks which are equipped to this end.
- **Photocard:** the card holder has the option to personalize his bank card by applying a photo on the front of the card through intervention of the Bank. The stipulations of the Photo Card are included in the 'Rules concerning the bank card with photo'.

B) Terms and conditions of use:

- Each card is linked to an account of which the person using the card is holder, joint holder or authorized user.
- All transactions other than payments of limited amounts on specific terminals without keyboard (vending machines, parkings,...) and certain terminals abroad require use of a PIN. The PIN is a personal and confidential numerical identification code for the card. The card can no longer be used if three incorrect PINs are entered in succession. The PIN can be changed at any ATM in Belgium.
- Card-stop: this is the help line specified by the bank that you must contact if your card is lost, stolen or fraudulently used.
- As part of remote payment services, the bank may request the customer to use the PC banking procedures to authorize and sign the payment.
- Usage limits
 - o Cash withdrawal: EUR 625 per day; EUR 1,250 per seven-day period
 - o Payment in a shop: EUR 2,500 per week
 - o Maximum amount per seven-day period (cash withdrawals + payments + loading operations): EUR 9,990These are standard limits, and they are subject to amendment.

C) Liability:

- Before notification:

Until the time of the notification, holders are liable for the consequences of the loss or theft of their card or signature procedures, up to an amount of EUR 150, other than in the event of gross negligence or fraud, in which case this limit does not apply. The aforementioned maximum amount does not apply in the case of use for professional purposes.

- After notification:

Once the notification has been made, holders are no longer liable for the consequences of the loss or theft of their card or signature procedures, unless the bank can prove that the holder has acted fraudulently, and subject to the provisions of the previous Article.

D) Scale of charges:

1. Monthly fee

Two bank cards are included for free in the Hello and Hello4You Pack.

Each additional card is charged € 1,20 per month, debited from the account linked to the card

2. Charges on transactions

2.1. Cash withdrawal

	In EUR			Currency ≠ EUR
	ourATM	other ATM in EEA(*)	other ATM outside EEA(*) (1)	All ATMs (1)
Hello/Hello4You	Free	included	€ 2.86 + 0,30% Maximum €12,09	€ 2.86 + 0,30% (maximum € 12,09) +1.63% (margin on exchange rate)

2.2. Payments in shops (POS)

	In EUR		Currency ≠ EUR	
	in EEA(*)	outside EEA(*) (1)	in EEA(*) (1)	outside EEA(*) (1)
Hello/Hello4You	free	1,21% of amount maximum € 12,09	1.21% of amount (maximum € 12,09) + margin on exchange rate: 1.63%	1.21% of amount (maximum € 12,09) + margin on exchange rate: 1.63%

(*) EEA: European Economic Area: The countries where the European regulation 2560/2001 is applicable form together the European Economic Area. It concerns:

- The member states of the European Union: Austria, Belgium, Bulgaria, Cyprus, Czech republic, Denmark, Estonia, Finland, France including French-Guyana, Guadeloupe, Martinique and Réunion, Germany, ,Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Poland, Portugal including the Azores and Madeira, Romania, Slovak republic, Slovenia, Spain including the Canary islands, Ceuta and Melilla , Sweden, United Kingdom including Gibraltar. - Iceland, Liechtenstein and Norway.

(1) payable when the transaction is debited from the account linked to the card

E) Validity:

- The card has a fixed period of validity. The card is automatically renewed upon expiry unless the bank refuses to renew it or the holder notifies the bank that they no longer require the card one month before the expiry date.
- BNP Paribas Fortis may change the features, terms and conditions and other characteristics of the bank cards referred to above at any time. 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.

3. Right to surrender- Right to cancel

3.1. Right to surrender

Concerning the conclusion of a bank card contract you have the right to surrender without penalty and without any need for justification You may avail yourself of this right by registered mail to BNP ParibasFortis SA/NV, Montagne du Parc 3, B – 1000 Brussels for a period of 14 calendar days as from the date on which the contract is concluded.

If you decide to exercise this right, you can only be required to pay any charges applicable to the service actually provided according to the rates then in force. If you do not exercise the right to surrender the card, you will have a bank card with a fixed period of validity.

3.2. Right to cancel

In accordance with the "General Terms and Conditions for bank cards and the Phone Banking and PC Banking services", the customer or the bank may unilaterally terminate one or more of the services linked to the bank card at any time, without being required to give the grounds for their decision.

The holder may terminate the agreement, free of charge, at any time subject to one month's notice.

The Bank may terminate the agreement at any time subject to two months' notice.

However, the bank may terminate the service with immediate effect if the holder fails to honour one of his obligations towards the bank, or if the bank becomes aware of acts that jeopardize the relationship of trust and confidence between the holder and the bank.

4. Governing law and jurisdiction – miscellaneous

The relationship between you and the bank, both before a bank card is provided and thereafter, is governed by Belgian law. All litigation relating to the contract whereby a bank card is provided and its performance shall be brought before the judge specified in the Fortis Bank General Terms and Conditions.

Any communication under and/or concerning the provision of a Fortis bank card shall be made in the language recorded in the bank's files at the time you commence your relationship with the bank.

5. Recourse

Complaints may be sent to the Bank via Customer Service or using the complaint form available via PC Banking or on the Bank's Internet sites.

If the customer is not satisfied with the proposed solution, they may submit their complaint in writing to the following address: Complaints, Montagne du Parc 3, 1000 Brussels.

If the customer is not satisfied with the solution proposed by Complaints Management, they may, in their capacity as a natural person acting for private purposes, submit the complaint to the Ombudsfin – Ombudsman in financial conflicts, either by ordinary mail at the address below, or using the complaint form available on the Internet site:

Ombudsfin – Ombudsman in financial conflicts
North Gate II
Boulevard du Roi Albert II 8 box 2
1000 Brussels
Fax: +32 2 545 77 79
E-mail : ombudsman@ombudsfin.be - www.ombudsfin.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.

In addition, if the complaint concerns a payment service, it may be submitted in writing to the General Management, Supervision and Mediation, of the FPS Economy, SMEs, Independent Professions and Energy, WTC III, Boulevard Simon Bolivar/Simon Bolivarlaan 30, 1000 Brussels.