



List of fees

Fees in effect as of 12/09/2017
(subject to modification)

For products and services for private use

List of fees Hello

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*The fees are given in EUR. Our fees include VAT at 21% where applicable.

List of fees Hello

1. Current account

Hello4You

18 to 27 years of age

Hello

From 28 years of age

1.1 Management fees

Account Type	Hello4You Current account	Hello Current account
Account opening fee	FREE	
Account closure fee	FREE	
Annual administration fee	FREE	
The Hello bank! App	FREE	
Hello bank! online (PC banking)	FREE	
Phone banking	FREE	
First card reader	FREE	
Renewal/replacement/new (additional) card reader	€9.90	

1.2 Transactions (Card transactions: see chapitre 1.5 Cards)

Transactions via the app Hello bank!	
Domestic transfers and international SEPA* transactions	FREE
Transactions via Hello Team	
Direct debit and/or electronic permanent orders	FREE
Card transactions (bank / prepaid / credit) See chapitre 1.5 Cards	

*SEPA (Single Euro Payments Area) is a unified European payments zone.

- The SEPA zone consists of the countries in the EEA (European Economic Area) + Monaco, Switzerland and San Marino.

- The countries in the EEA: the countries in the EU (European Union) + Norway, Iceland and Liechtenstein.

- The countries in the EU: the countries in the euro zone (i.e. 19 Member States with the euro as currency) + the 9 other Member States: Denmark, United Kingdom, Sweden, Croatia, Hungary, Poland, Czech Republic, Bulgaria, Romania.

- The countries in the euro zone: Belgium, Cyprus, Germany, Estonia, Finland, France (including Guadeloupe, Guyana, Martinique, La Reunion, Mayotte, Saint Martin, Saint Barthélemy), Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Portugal (including the Azores, Madeira), Slovakia, Slovenia, Spain (including the Canary Islands).

List of fees Hello

1. Current account

Hello4You

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Transactions via a BNP Paribas Fortis branch		
Deposit cheque into account	FREE	€1.50
Issue of a bank cheque	FREE	€9.90
Issue of cheque	€0.60	Not available
Cash withdrawals at the counter	FREE	Not available
Direct debit and/or standing order at the counter or in paper form	FREE	Not available
Handing over bags of coins at the counter (max 10kg/bag)	€4.00 / bag	Not available
Specific transactions		
Cost per rejected transaction due to insufficient balance	€4.50	FREE

1.3 Debit interest

Non-authorized debit interest (monthly interest starting at debit of EUR 0.25)	Annual interest rate	12,10 %
	Monthly nominal interest rate	0,8355 %

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1. Current account

Hello4You

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From 28 years of age

1.4 Value dates

Debit transactions	Value date
Transfers, Except- - Transfers to a savings account (Hello bank / BNP Paribas Fortis) - Paper transfers in another currency than one of the Economic European Area (EEA)* - Transfers intra-Hello bank / BNP Paribas Fortis with exchange conversion	Execution date Execution date + 1 calendar day Execution date - 1 bank working day Execution date + 2 bank working days
Direct debits, standing orders	Execution date
ATM withdrawals, Except- - ATM withdrawals in another currency than one of the EEA*	Transaction date Transaction date - 1 calendar day
POS (Point of Sale) payments, Except - POS payments in a currency other than one in the EEA*	Transaction date Transaction date - 1 calendar day
Belgian cheques	Execution date - 1 calendar day
Credit transactions	Value date
Transfers, except - transfers with exchange conversion - non-FBINT** transfers in a currency other than one in the EEA*, without exchange conversion	Execution date Execution date + 2 bank working days for conversion Execution date + 1 bank working day
Standing orders	Execution date
Cash deposit on account (Self cash deposit), except - deposit of coins at the counter, credited after counting	Execution date Remittance date + max. 5 bank working days for verification and counting
Belgian cheques	Execution date + 2 calendar days

*EEA currencies: BGN, CHF, CZK, DKK, EEK, EUR, GBP, HUF HRK, ISK, LTL, LVL, NOK, PLN, RON, SEK.

**BNP Paribas Fortis SA/NV International Network Transfer.

List of fees Hello

1. Current account

Hello4You
18 to 27 years of age

Hello
From 28 years of age

1.5 Cards

1.5.1 Bank cards			Hello4You bank card	Hello bank card
2 bank cards			FREE	
From the third bank card (management fee + cash withdrawals from a cash dispenser in Belgium and abroad + merchant payments in Belgium and abroad)			€1,20 / month / card	
Replacement of lost or stolen card			€8.00 / replacement Hello4You : 1 FREE replacement per year	
Photo card: cost to personalise a card per personalisation and per card Please note: the automatic renewal of the card on the expiry date is checked and charged as a new personalisation			€9.50 € / card (1 FREE personalisation per account and per card)	€9.50 / card
Payments with bank card				
Betalen in België			FREE	
Payments made abroad with the bank card	In EUR	inside EEA* zone	FREE	
		outside EEA* zone	1.21 % of the amount (max. €12.09)	
	other currency	processing fee	1.21 % of the amount (max. €12.09)	
		exchange commission	1.63 % of the amount	
Cash withdrawals using your bank card				
Cash withdrawals at cashpoints in Belgium			FREE	
Cash withdrawals at cashpoints abroad	In EUR	inside EEA* zone	FREE	
		outside EEA* zone	0.30% of the amount + €2.86 (max. €12.09)	
	other currency	processing fee	0.30% of the amount + €2.86 (max. €12.09)	
		exchange commission	1.63 % of the amount	

- * The countries in the EEA: the countries in the EU (European Union) + Norway, Iceland and Liechtenstein.
 - The countries in the EU: the countries in the euro zone (i.e. 19 Member States with the euro as currency) + the 9 other Member States: Denmark, United Kingdom, Sweden, Croatia, Hungary, Poland, Czech Republic, Bulgaria, Romania.
 - The countries in the euro zone: Belgium, Cyprus, Germany, Estonia, Finland, France (including Guadeloupe, Guyana, Martinique, La Reunion, Mayotte, Saint Martin, Saint Barthélemy), Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Portugal (including the Azores, Madeira), Slovakia, Slovenia, Spain (including the Canary Islands).

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1.5.2 Hello Prepaid card			
'Physical card' fee		FREE (card valid for 5 years)	€25.00 (card valid for 2 years) Cost is deducted from available balance the first time it is loaded
'Virtual card' fee		€15.00	
Minimum load amount		€50.00	
Maximum load amount		€5,000.00	
Physical card replacement		€8.00 / replacement	
Cash withdrawals in notes in euros at a cashpoint with a physical card		FREE	€3.00
Exchange costs for transactions in currencies other than the euro and withdrawals in currencies other than the euro.		1.60 %	
1.5.3 Hello Credit card			
Card fee		Firstcard FREE in the first year; otherwise €0.92 € / month	€1.83 € / month
Replacing a lost or stolen card		€8.00 / replacement Hello4You : 1 FREE replacement per year	
Payments using credit card			
Payments in Belgium		FREE	
Payments abroad	In EUR	FREE	
	other currency : exchange commission	1.60 % of the amount	
Geldopnames met de kredietkaart			
Geldopname aan geldautomaten in België		€5.00 + 1.00 % of the amount	
Cash withdrawals at cashpoints or abroad in a bank branch	In EUR		€5.00 + 1.00 % of the amount
	other currency	processing fee	€5.00
		exchange commission	1.60 % of the amount

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2. Saving accounts

Hello4You

18 to 27 years of age

Hello

From 28 years of age

2.1 Saving accounts

Account opening fee	FREE
Account closure fee	FREE
Annual fee	FREE

2.2 Credit interest

Saving account type	Base interest	Loyalty bonus	Base interest	Loyalty bonus
Hello4You savings account*	0,50 %	0,20 %	Not available	
Classic savings account	0,01 %	0,10 %	0,01 %	0,10 %
Premium online savings account	0,01 %	0,10 %	0,01 %	0,10 %

*Reserved for persons aged 18 to 27 years with a maximum of 2 accounts per person: 1 account holder and 1 account co-holder with the annually restricted deposit ceiling of €6,000.

General remarks :

1) Art. 8 Special terms and conditions for savings accounts:

Non-active savings accounts or savings books (without transactions in the previous year) with a balance < €25.00: no interest payment.

2) Voor natuurlijke personen:

Exemption from withholding tax on interest up to €1,880.00 (2017).

2.3 Value dates

Base interest	Deposit	Date of deposit + 1 calendar day
	Withdrawal	Date of withdrawal
	Exception	In the case of an internal transfer between 2 savings accounts, the value date is
Loyalty bonus	Deposit	Date of deposit + 1 calendar day
	Withdrawal	Date of withdrawal

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2. Saving accounts

Hello4You

18 to 27 years of age

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2.3 Key elements of the base interest rates and loyalty bonuses

Minimum deposit periods for obtaining the bonus	
Loyalty bonus :	In order to obtain the loyalty premium, the amount must remain in the account for 12 successive months. An amount that obtained the loyalty premium will automatically be reinvested for a new 12-month period.
Guarantee	
Base interest:	The basic interest rate is calculated on a daily basis and is not guaranteed. It is pro-rated based on any price changes.
Loyalty bonus:	The loyalty premium that is applicable at the time of the deposit or at the beginning of a new loyalty period applies throughout the loyalty period.
Credits	
Refunds are credited against amounts for which the period constituting the bonus is the shortest.	
Time of payment of interest accrued	
<p>Basic interest is calculated annually on 1 January of the following year and is added to the capital in the savings account on 2 January, with a value date of 1 January.</p> <p>Loyalty bonuses acquired are added to the account every quarter. They yield basic interest respectively as from 1 April, 1 July, 1 October and 1 January following the quarter during which they were acquired.</p> <p>Capitalised interest and bonuses are taken into account for calculation of a loyalty bonus at the end of the 12-month bonus award period.</p>	
In the event of definitive closure of a savings account throughout the course of the year, any remuneration owing at this time may, upon request, be liquidated at the same time as the capital.	

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3. Correspondence

Hello4You
18 to 27 years of age

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From 28 years of age

Via PC banking/ Mobile banking	FREE	
Via statement printer	FREE	Not possible
Posted (any frequency)	Postage	Not possible

4. International Payments

(for Hello4You and Hello bank! customers)

4.1 Fees for SEPA European transfers

SEPA (Single Euro Payments Area) consists of the countries in the Economic European Area, Monaco, Switzerland and San Marino.

To be considered as a European credit transfer, the following conditions have to be satisfied:

- transfer in EUR
- to/from SEPA member states
- correct IBAN of the originator and the beneficiary
- name of beneficiary
- correct BIC of the beneficiary's bank.

Fees are charged on a monthly basis, along with costs of domestic payments.

Fees for domestic transfers are governed by EC Regulation 260/2012.

Transfers to other countries	
Electronic transfers	FREE
Surcharge per SEPA European transfer to Switzerland	€8.47
Transfers from other countries	
Basic fees:	FREE
Surcharge per SEPA European transfer from Switzerland	€6.05

4.2 International fees

These fees apply to all other transfers, including::

- transfers in EUR to/from countries outside the SEPA zone;
- transfers in EUR to/from one of the SEPA countries, without a correct beneficiary's IBAN;
- transfers in one of the Economic European Area's currencies (except EUR):
 - these currencies are BGN, CHF, CZK, DKK, EEK, GBP, HUF, HRK, ISK, LTL, NOK, PLN, RON, SEK;
 - costs must be shared (SHARED), unless the transfer requires an exchange for the debit transaction, in which case there is the possibility of choosing between shared fees (SHARED) and no fees payable by the beneficiary (OUR).
- transfers in a currency other than one of the EEA's currencies, even to/from other banks in Belgium;

The fees are charged per transaction.

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4. International Payments

(for Hello4You and Hello bank! customers)

Transfers to other countries: General fee	
1. Payment fee	1,21 ‰ (min. €8.47 ; max. €121.00)
2. Telecommunication costs (Swift)	€1.21
3. Surcharge - If there are no fees for the beneficiary (OUR) correspondent costs	Varies from country to country
Transfers to other countries: Special fees*	
1. Payment fee	€6.05
2. Telecommunication costs (Swift)	FREE
3. Surcharge - If there are no fees for the beneficiary (OUR) correspondent costs	Varies from country to country
Transfers from other countries	
Payment fee	1,21 ‰ (min. €6.05 ; max. €121.00)

*Banks benefiting from a special rate

BICIBFBX: Banque Internationale pour le Commerce et l'Industrie du Burkina / Ouagadougou / Burkina Faso
 BICICIAB: Banque Internationale pour le Commerce et l'Industrie de la Cote d'Ivoire / Abidja / Cote d'Ivoire
 BICIGALX: Banque Internationale pour le Commerce et l'Industrie du Gabon / Libreville / Gabon
 BICIGNCX: Banque Internationale pour le Commerce et l'Industrie de la Guinée / Conakry / Guinea
 BICIMLBA: Banque Internationale pour le Commerce et l'Industrie du Mali / Bamako / Mali
 BICISNDX: Banque Internationale pour le Commerce et l'Industrie du Sénégal / Dakar / Senegal
 BMCIMAMC: Banque Marocaine pour le Commerce et l'Industrie / Casablanca / Morocco
 BNPADZAL: BNP Paribas El Djazair / Algiers / Algeria
 BNPAEGCX: BNP Paribas SAE, Egypt / Cairo / Egypt
 BNPAGB22: BNP Paribas London Branch / London / United Kingdom
 BPPBCHGG: BNP Paribas SA (Switzerland) / Geneva / Switzerland
 BWSTUS66: Bank Of The West / San Francisco, CA / United States
 FHBKUS77: First Hawaiian Bank / Honolulu, HI / United States
 GEBAGB22: BNP Paribas Fortis SA/NV UK Branch / London / United Kingdom
 HNADGB2L: BNP Paribas Securities Services / London / United Kingdom
 KHABUA2K: UkrSibbank/ Kharkiv / Ukraine
 NJCBCNBN: Bank of Nanjing (formerly Nanjing City Commercial Bank) / Nanjing / China
 ORCOVNVX: Orient Commercial Joint Stock Bank / Ho Chi Minh City / Vietnam
 PARBCHZZ: BNP Paribas Securities Services / Zurich / Switzerland
 PARBGB2L: BNP Paribas Securities Services, United Kingdom / London / United Kingdom
 TEBUTRIS: Turk Ekonomi Bankasil A.S. / Istanbul / Turkey
 UBCITNTT: Union Bancaire pour le Commerce et l'Industrie (Groupe BNP Paribas) / Tunis / Tunisia

4. International Payments

(for Hello4You and
Hello bank! customers)

4.3 Fees for searches, annulations and modifications

Searches relating to transfers (cross-border and SEPA European credit transfers including national transfer) and requests for cancellations or modifications are subject to a fee of EUR 14.99 plus any costs charged to us by correspondents. This fee is not charged if the request results from an error committed by the bank.

4.4 Transactions with bank cards, credit or prepaid cards: see chapter 1.5 Cards

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5. Consumer credit

(for Hello4You and Hello bank! customers)

5.1 Debit rate *(credit opening as overdraft facility)*

Amount	€1,250.00
Annual percentage rate (APR)	10.50 %
Monthly nominal	0.8355 %

Debited monthly interests from €0.25

5.2 Installment loans *(for Hello4You and Hello bank! customers)*

Credit type	APR*	Fixed annual debit rate	Representative example		
			Amount of loan	Duration	Monthly repayment
New car loan	1.60 %	1.59 %	€10,000	48 months	€215.15
Second-hand car loan	3.60 %	3.54 %	€10,000	48 months	€223.74
Work loan	3.90 %	3.83 %	€10,000	48 months	€225.03
Digital devices loan	2.40 %	2.35 %	€500	12 months	€42.20
All projects loan	6.50 %	6.31 %	€8,000	48 months	€189.03

* Annual Percentage Rate

Subject to approval of your application by AlphaCredit SA/NV (rue Ravenstein 60, 1000 Brussels, VAT BE0445.781.316, subsidiary of BNP Paribas Fortis SA/NV), lender. Delegated agent: BNP Paribas SA/NV.

6. Hello Mortgage Loan

Mortgage loan, according to Codex Economic Law, Book VII, Chapter 2, Title 4. For more info, a [Hello home! brochure](#) as well as a [Hello home! price list](#) are made available.

6.1 Example of an Hello Mortgage Loan (base rate):

Duration	20 years
Fixed interest rate per year	2.15 %
Fixed interest rate per month	0.177 %
Annual Percentage Rate of Charge* Costs for mandatory life and fire insurance to be added	2.47 %
Amount	€130,000
Monthly instalment	€665.31
Administration fee	€350.00

* What is APRC?

The Annual Percentage Rate of Charge represents not only interest, but also all other costs related to obtaining a loan. This rate therefore allows clients to compare different loans more easily.

We have calculated the total amount due, which comes to EUR 163,379.40 and the corresponding APRC based on the parameters of your loan as follows:

- Interest due to the amount of EUR 29,674.40 (based on immediate and full drawdown of the loan amount)
- Handling charges with the fixed amount of EUR 350
- Notarial fees that include EUR 1,365 in loan registration fees, EUR 619.50 in mortgage registration fees and EUR 1,370.50 in various deed costs, based on the amount of collateral corresponding to the sum borrowed.

This calculation does not include the fire insurance premium and the outstanding balance insurance premium because these depend on your specific situation. To illustrate the inclusion of the insurance premiums and their impact on the APRC, the following is an example of a typical file at the bank.

Representative example

Here are the details of the calculation of the total amount due and the corresponding APRC for a mortgage loan of EUR 130,000 for 20 years, with 240 fixed monthly instalments of EUR 681,05 at a fixed interest rate of 2.40%.

- Interest amounting to EUR 33,452.00 due
- Handling charges for a fixed amount of EUR 350
- Notarial fees that include EUR 1,365 in loan registration fees, EUR 619.50 in mortgage registration fees and EUR 1,370.50 in various deed costs, based on the amount of collateral corresponding to the sum borrowed.
- The monthly fire insurance premium of 26.61 EUR for a four-room house built in a normal zone, with no risk of natural disasters
- The monthly outstanding balance insurance premium of EUR 39.68. To obtain this cost, the following assumptions have been made: a non-smoker aged 34, with a normal BMI, who takes out the loan with his or her partner. The couple's premiums are limited to two thirds of the term of the loan and jointly cover 150% of the amount committed

The calculation shows that the total amount due will come to EUR 179,732.92 and the corresponding APRC will be 3.62%.

Note: the above-mentioned insurance policies may be taken out with your preferred insurer. In the example above, we have taken into account the premiums charged by AG Insurance SA. BNP Paribas Fortis SA/NV is registered under FSMA number 25.879A, rue du Congrès 12-14, 1000 Brussels, and acts as a tied insurance agent for AG Insurance SA.

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6.2 Discount fees of the base rate

In the case borrowers comply with the conditions set forth hereunder at the moment of the closing of the Hello Mortgage Loan deal, discounts are applied to the base rate of their mortgage loan:

Type of discount fee	Percentage of discount on the rate per year	Percentage of discount on the effective monthly rate
The amount of the mortgage loan is lower than 80% of the value of the property.	0.20 %	0.016 %
Direct debit of salaries on a Hello bank! Current account	0.10 %	0.008 %
The borrower(s) take(s) out a home insurance for the secured property with AG Insurance via Hello bank!	0.10 %	0.008 %
The borrower(s) take(s) out an outstanding balance insurance via Hello bank! With AG insurance up to: - 100% of the borrowed amount of the Hello Mortgage Loan in case of a single borrower, - \geq 75% of the borrowed amount of the Hello Mortgage Loan in case of multiple borrowers.	0.10 %	0.008 %

7. Insurance

Hello4You

18 to 27 years of age

Hello

From 28 years of age

Digital Protect	€12.00 €/month	
Account Insurance (optional)	€4,25 / year	Not available