



GENERAL TERMS AND CONDITIONS FOR HELLO PACK (VALID FROM 15/05/2013)

The General Terms and Conditions for the Hello Pack are governed by the General Terms and Conditions of BNP Paribas Fortis SA/NV, except where they are deviated from below.

ARTICLE 1: DESCRIPTION OF CONCEPT

1.1 Hello Pack

Hello Pack consists of a set of online banking services designed to enable the customer to carry out their day-to-day banking. The following services, described in more detail in Article 2, are included in the Hello Pack free of charge:

- A Hello Current account in EUR (hereafter referred to as the "reference account") operating via electronic channels;
- Management of Hello Current account
- Management of Hello Bank card
- Maximum of two Hello Bank cards with cash withdrawal service at a BNP Paribas Fortis terminal in Belgium and payment at retailers in Belgium and abroad, cash withdrawal from a non-BNP Paribas Fortis terminal in Belgium and abroad
- Easy banking
- PC banking
- Phone banking
- Payments with a Hello Bank card in the euro zone
- Cash withdrawals using a Hello Bank card in the euro zone
- Statements delivered via PC banking

The holder of a Hello Pack can also obtain other products and services marketed by the Bank. If these additional services are billable, the charges will be set out in the list of charges available on the website www.hellobank.be.

By way of an exception to Article 51 of the General Terms and Conditions of BNP Paribas Fortis, no cheque package may be issued for the Hello bank! current account.

1.2 Holders of the Hello Pack

The holder(s) of the Hello Pack is/are holder(s) of the reference account and must meet the following conditions:

- Private individual
- Of legal age (minimum age 18 years)
- Legally competent

1.3 Reference account

The reference account for the Hello Pack meets the following conditions:

- Current account in EUR for personal use
- With one or two holders
- If there are two holders, they agree to give each other mutual power of attorney. The mutual power of attorney may only be revoked through the Contact Centre.
- The account cannot be a "bare owner" or "usufructuary" account.

ARTICLE 2 PRODUCT DEFINITIONS

The following details are given of the services included free of charge in the Hello Pack:

- Management of the Hello bank Current account: the management fees of the reference account are covered.
- Management of the Hello Bank card: the management fee for the Hello Bank card(s) linked to the reference account are included.
- Hello Bank card with cash withdrawal service at a BNP Paribas Fortis terminal in Belgium and payment at retailers in Belgium and abroad, cash withdrawal from a non-BNP Paribas Fortis terminal in Belgium and abroad: two Hello Bank cards linked to the reference account, irrespective of the identity of the cardholder
- Easy banking: the Easy banking agreement(s) linked to the reference account, irrespective of the identity of the holder of the Easy banking service
- PC banking: the PC banking agreement(s) linked to the reference account (i.e. the accounts used as a charging account for the PC banking agreement), irrespective of the identity of the holder of the PC banking service
- Phone banking: the Phone banking agreement(s) linked to the reference account, irrespective of the identity of the holder of the Phone banking service
- Payments with a Hello bank! bank card in the euro zone: linked to the reference account
- Cash withdrawals using a Hello Bank card in the euro zone: linked to the reference account.
- Account statements: included in the charge for issue via PC banking.

ARTICLE 3 CLOSURE OF THE HELLO PACK

Without prejudice to the application of BNP Paribas Fortis' General Terms and Conditions, the Hello Pack may be closed at the customer's initiative through the Contact Centre.

If the customer ceases to be the holder of a Hello Pack, all products acquired under the Hello bank! brand, which have not been closed and are not linked to another Hello Current account will automatically be subject to the charges applying to corresponding products of the BNP Paribas Fortis brand, depending on the package chosen by the customer and subject to the legally permitted limits.