



List of fees

Fees in effect as of 30/11/2018
(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 | |
| Hello bank! app (Easy banking App) | FREE | |
| Hello bank! web (Easy banking Web) | FREE | |
| Secure telephone PIN (Easy banking Phone) | 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
18 to 27 years of age

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Transactions via a BNP Paribas Fortis branch

Please consult the [BNP Paribas Fortis list of fees](#)

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 %

1.4 Credit interest

Annual interest rate

0,00%

List of fees Hello

1. Current account

Hello4You

18 to 27 years of age

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From 28 years of age

1.4 Value dates

| Debit transactions | Value date |
|---|--|
| Transfers, Except- <ul style="list-style-type: none"> - 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- <ul style="list-style-type: none"> - ATM withdrawals in another currency than one of the EEA* | Transaction date Transaction date - 1 calendar day |
| POS (Point of Sale) payments, Except <ul style="list-style-type: none"> - 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 <ul style="list-style-type: none"> - 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 <ul style="list-style-type: none"> - 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 per account | | | FREE | |
| From the third bank card per account (management fee + cash withdrawals from a cash dispenser in Belgium and abroad + merchant payments in Belgium and abroad) | | | €1,20 / month / card | Not available |
| Replacement of lost or stolen card | | | €8.00 / replacement Hello4You : 1 FREE replacement per year | |
| 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).

List of fees Hello

1. Current account

Hello4You

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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 | |

List of fees Hello

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* | 0,01 % | 0,20 % | Not available | |
| Classic 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 €960.00 (2018).

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 |

List of fees Hello

2. Saving accounts

Hello4You

18 to 27 years of age

Hello

From 28 years of age

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

Hello
From 28 years of age

| | | |
|---|---------|--------------|
| Via Hello bank! web / Hello bank! app (Easy banking Web/Easy banking App) | 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

List of fees Hello

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 | 2.00 % | 1.98 % | €10,000 | 48 months | €216.87 |
| Second-hand car loan | 2.90 % | 2.86 % | €10,000 | 48 months | €220.73 |
| 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 | 2.20 % |
| Fixed interest rate per month | 0.182 % |
| Annual Percentage Rate of Charge* Costs for mandatory life and fire insurance to be added | 2.52 % |
| Amount | €150,000 |
| Monthly instalment | €771.97 |
| Administration fee | €350.00 |

Representative example of a mortgage loan: Hello home!

| | | | |
|-------------------------------|---------------------------------------|--------------|---|
| Loan amount | €150,000 | | |
| Duration | 20 years | | |
| Annual interest rate | 2.05% | | |
| Monthly instalment | €760.82 | | |
| Bank fees | Interests due | €32,596.80 | Based on immediate and full drawdown of the loan amount. |
| | Administration fees | €350.00 | |
| Notarial fees | Loan registration fees | €1,575.00 | |
| | Mortgage registration fees | €682.50 | Amount of mortgage corresponding to the sum borrowed. |
| | Various deed costs | €1,370.50 | |
| Insurance fees* | Home insurance premium | €27.35/month | For a four-room house built in a normal zone, with no risk of natural disasters. |
| | Outstanding balance insurance premium | €32.72/month | Duration 160 months, 150% coverage, loan in co-holdership, for a non-smoker aged 34, with a normal BMI. |
| Total cost of the loan | €198,252.09 | | |
| APRC | 3.09% | | |

The Annual Percentage Rate of Charge represents all fees and insurance premiums related to your mortgage loan.

*Note: the above-mentioned insurances can be subscribed to via an insurer of your choice. In the above example, we have taken into account the premiums as 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 representative for AG Insurance SA.

List of fees Hello

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