



Hello credit card – VISA: pre-contractual information

1. Information relating to BNP Paribas Fortis SA/NV

The Visa card is a product of BNP Paribas Fortis SA/NV, having its registered office at Montagne du Parc/Warandeberg 3, 1000 Brussels, Brussels Register of Companies, VAT BE 0403.199.702, email: info@bnpparibasfortis.com, acting here as the service provider. Hello bank! Is a brand name of BNP Paribas Fortis SA/NV.

BNP Paribas Fortis SA/NV is subject to prudential control by the National Bank of Belgium [Banque Nationale de Belgique/Nationale Bank van België], Boulevard de Berlaimont/De Berlaimontlaan 14, 1000 Brussels and to control in terms of investor and consumer protection by Belgium's Financial Services and Markets Authority (FSMA), Rue du Congrès/Congresstraat 12-14, 1000 Brussels, and registered as an insurance agent under FSMA No. 25879 A.

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

The Hello Credit Card is a Visa card that allows you to make payments in shops, withdraw cash from cash machines in Belgium and abroad and make purchases over the Internet in complete security. Each month, the transactions made with your card are automatically charged to your card account in line with the general terms and conditions of electronic funds transfer instruments issued by BNP Paribas Fortis SA/NV.

A) Services available

– Point-of-sale (POS) payments either in Belgium, abroad or online

The standard limit on the card is EUR 2,500 per month. This limit can be reduced but cannot be increased for customers who were identified remotely when they contacted the Bank; this rule shall apply until such time as they have been identified in person at a branch.

– Cash withdrawals at ATMs

The limit for cash withdrawals from ATMs is EUR 600 over a period of four days

– Repaying

When your card has been used, you will receive a monthly statement. Each month, you must repay all of your purchases that are included on your bank statement

– Restriction on terms of use of the card

For reasons of security the Bank may, in certain countries, establish restrictions relating to the terms of use of the card. This may mean that, in these countries, account holders will not be able to withdraw cash or make payments with their card, or may do so only under certain conditions (for example, only by entering their PIN). We can provide the customer with additional details about possible usage restrictions that may apply in these countries upon request. The customer can also visit the website www.hellobank.be

B) Subscription fee for the card, charges and foreign exchange

1. Monthly subscription fee

In order to use the card, BNP Paribas Fortis SA/NV requires the following monthly subscription fee, calculated from the date on which the application for the card was accepted by BNP Paribas Fortis SA/NV:

- EUR 2.25 for the first card
- EUR 2.25 for the second card

BNP Paribas Fortis SA/NV charges EUR 8 per card for replacing a lost or stolen card.

In order for Hello4You clients to use the card, BNP Paribas Fortis SA/NV requires the following monthly subscription fee, calculated from the date on which the application for the card was accepted by BNP Paribas Fortis SA/NV:

- 1st. card 1st. year free
- For following years: 50% of the original price, that is EUR 1.13/month

2. Transaction charges

If you make transactions with the card in a currency other than euros, these are converted into euros based on the rate of exchange determined by Visa International with an extra charge of 1.60%.

For cash withdrawals made from banks affiliated with Visa or ATMs that accept Visa cards, BNP Paribas Fortis SA/NV charges the following fees per withdrawal:

- in the eurozone: EUR 6 plus a supplement of 1% of the amount withdrawn
- outside the eurozone: EUR 6 plus a foreign exchange supplement of 1.60%.

C) Responsibility

The card holder shall notify CARD STOP of the loss, theft or any risk of improper use of the card as soon as aware of it. The card holder must take every precaution to ensure he or she is aware of any such incident without delay. CARD STOP can be contacted around the clock on +32 (0)70 344 344. CARD STOP shall immediately give the card holder a reference number enabling proof of notification. CARD STOP records all telephone calls.

Incidents notified must be reported to the police authorities of the area where the loss or theft occurred within 24 hours.

Until the time of the notification, holders are liable for the consequences linked to the loss or theft of their card, up to an amount of EUR 150, except in the event of gross negligence or fraud, in which case this limit does not apply.

Once the notification has been made, holders are no longer liable for the consequences linked to the loss or theft of their card, unless the bank can prove that the holder has acted fraudulently.

D) Period of validity of information

BNP Paribas Fortis SA/NV may change these features, terms and conditions and other characteristics of the product at any time. Unless explicitly stated otherwise, all information relating to these features, terms and conditions and other characteristics is therefore only valid on the date on which it is issued.

3. Right to cancel – right to terminate

3.1. Right to cancel

If you conclude a remote contract you have a right to cancel the contract without penalty and without any need for justification. You may exercise this right during a period of 14 calendar days following the contract conclusion date by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandenberg 3, B-1000 Brussels. You are then obliged to return the amount of your card expenditure. No other penalty is payable. If you do not exercise this right of cancellation, the contract continues for an indefinite period.

3.2. Right of termination

In accordance with the General Terms and Conditions for electronic funds transfer instruments issued by BNP Paribas Fortis SA/NV – Visa Cards, the customer or the Bank may unilaterally terminate the services linked to the Visa card at any time, without being required to give the grounds for their decision : Holders may terminate the contract at any time free of charge, respecting a notice period of one month. The Bank is entitled to terminate the contract by giving two months' notice.

4. Governing law – jurisdiction – miscellaneous

The relationship between you and the Bank, both before a card is provided and thereafter, is governed by Belgian law.

All litigation relating to the contract whereby a card is provided and its performance shall be heard by the court specified in the Bank's General Terms and Conditions.

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

5. Complaints and recourse

Complaints can be made to the Bank via the www.hellobank.be site or by contacting the Hello Team.

If the proposed solution is not acceptable, the customer may file a written complaint with the Bank's Complaints Management by regular post to the following address: Complaints Management, Montagne du Parc/Warandenberg 3, 1000 Brussels.

If the solution proposed by Complaints Management does not satisfy the customer, the customer can, if a natural person and acting in a private capacity, present the dispute to Ombudsfm – Ombudsman in financial conflicts, either by sending a regular letter to the address below, or by using the complaints form available on its website:

Ombudsfm – Ombudsman in financial conflicts

North Gate II

Boulevard du Roi Albert II 8 Box 2

1000 Brussels

Fax : 02 545 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 is about a payment service, a written complaint can also be filed with the Directorate-General Enforcement and Mediation of the FPS Economy, SMEs, Self-employed and Energy, WTC III, Boulevard Simon Bolivar/Simon Bolivarlaan 30, 1000 Brussels.