

Conversion of your savings account

Do you currently hold one or more of the following savings accounts?

- ✓ Star Savings Account
- ✓ Home Savings
- ✓ Hello4You Savings Account

Although these savings accounts offer exactly the same interest rate as the Savings account, the deposits you can make into them each year remain strictly capped. For the sake of simplification and consistency, BNP Paribas Fortis and Hello bank! have therefore decided to convert all savings accounts with an annual limit into [Savings accounts](#). **This conversion will take place in January 2023.**

SAME ACCOUNT NUMBER, SAME INTEREST RATE AND SAME TAXATION

This conversion has little impact for you as a saver:

- ✓ **Same account number:** after conversion, your savings account will keep the same number, but it will appear under the name "Savings account" in the list of your accounts.
- ✓ **Same interest rate applied:** basic interest of 0.01% and loyalty bonus of 0.10% (rate on an annual basis, in force on 25 October 2022).
- ✓ **No interruption of the earning period for loyalty bonuses** being accrued. Any loyalty bonus earned after the conversion will be paid into your savings account at the beginning of the quarter following the end of the earning period.
- ✓ **Same advantageous taxation:** the first tranche of EUR 980 in interest per year (2022 income) is exempt from withholding tax on income from movable property.

NO MORE LIMITS ON YOUR ANNUAL DEPOSITS

The main benefit of this conversion is that your **annual deposits will no longer be limited**. You can therefore deposit as much as you like into your savings account each year.

However, the total balance of the savings account **may not exceed the threshold of EUR 250,000**. The consequences of exceeding this threshold are explained below (see "Key Features of the Savings Account").

YOU DO NOT HAVE TO DO ANYTHING

The above savings accounts will be converted automatically in January 2023. You will notice this change in the list of your accounts when each converted account appears under its new name "Savings Account".

You will find all the features of the savings account in the [Specific Terms and Conditions of the Savings Account](#). We also invite you to read the [Essential information for savers document](#) and the [information sheet about deposit protection](#). We would advise you to print this document and/or save it in a folder on your computer, so that you can consult it in future.

KEY FEATURES OF THE SAVINGS ACCOUNT

The Savings Account is regulated and marketed by BNP Paribas Fortis, a company under Belgian law.

Balance capped at EUR 250,000

If the balance of the savings account exceeds the authorised threshold of EUR 250,000, the excess amount will be made available in another account.

- ✓ If the savings account that sent the transfer is **not included** in an investment contract, the excess amount will be paid into a non-regulated savings account (Deposit Account¹) with exactly the same management features². If such an account does not yet exist, it will be opened for that purpose.
- ✓ If the savings account that sent the transfer is **included** in an investment contract, the excess amount will be paid into the current account linked to this contract, which has exactly the same management features². If you do not have a current account, the excess amount will be paid into a non-regulated savings account (Deposit Account¹), which already exists or has been opened for this purpose, with the same features² as the regulated savings account that sent the transfer.

A single savings account for the same account holder

The number of savings accounts is limited to one account per holder or joint holder.

However, if you have one or more savings accounts at the time of (or following) the conversion of your aforementioned savings account(s), **you will keep them all**. However, you will no longer be able to open a new savings account with the same holder at a later date.

Savings Account risks

Under certain conditions, the money deposited in the Savings Account benefits from the deposit protection system, up to a maximum of EUR 100,000 per person. In the event of BNP Paribas Fortis' bankruptcy or the risk of its bankruptcy, the saver runs the risk of losing all or part of the savings amount exceeding the threshold of EUR 100,000 or may be required to reduce the amount or convert it into capital shares (bail-in).

Inflation risk: a continued rise in prices could cause the money deposited to lose value.

1. The **Deposit Account** is a non-regulated savings account that currently does not pay any interest (interest rate of 0%). There is no essential information document for this type of account. More information is available in the Specific Terms and Conditions of the Deposit Account, which are included in the [Specific Terms and Conditions of the Savings Account](#).

2 Same holder(s) or joint holder(s), same representative(s) and same limits in terms of management authority as the savings account that sent the transfer.

COMPLAINTS AND RIGHT OF RECOURSE

Complaints can be made to the Bank through the Hello Team or by using [the complaint form](#).

If the proposed solution is not satisfactory, the holder can file a written complaint to the Bank's Complaints Management section by sending a letter to the following address:

BNP Paribas Fortis SA/NV - Complaints Management

Montagne du Parc/Warandeberg 3
1000 Brussels

Telephone: +32 2 228 72 18

E-mail: gestiondesplaintes@bnpparibasfortis.com

If the holder is not satisfied with the solution proposed by the Bank's Complaints Management section, they can present the dispute as a private issue of a natural person to Ombudsfin - Ombudsman for Financial Matters, either by sending a letter to the following address or by using the complaint form on the Ombudsfin website:

OMBUDSFIN – Ombudsman in Financial Matters by writing to:

North Gate II, Boulevard du Roi Albert II, no. 8, box. 2, 1000 Brussels

Telephone: +32 2 545 77 70

E-mail: ombudsman@ombudsfin.be

Website: www.ombudsfin.be