



Easy Banking Web

Also referred to by its commercial name *Hello bank! web*

Precontractual information

Information on BNP Paribas Fortis SA/NV

Easy Banking Web is a financial service of BNP Paribas Fortis SA/NV, Montagne du Parc 3, 1000 Brussels, RPM Brussels, VAT BE 0403.199.702, acting in its capacity of provider of this service.

BNP Paribas Fortis SA/NV is subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels and the supervision on investor and consumer protection of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels and authorised as insurance agent under FSMA number 25879 A.

Main features and terms and conditions of the Easy Banking Web service

- The Easy Banking Web service is governed by the General Terms and Conditions of BNP Paribas Fortis and by the General Terms and Conditions for BNP Paribas Fortis debit cards and the Easy Banking Phone and Easy Banking Web services. Please read these documents.
- The Easy Banking Web service gives the subscriber the chance to log on to the Bank's computer, through a device, to
 - consult, for instance, account balances, bank and insurance products, to print statements
 - execute national and international money transfers, manage standing orders, execute investment transactions
 - buy and manage bank and insurance products
 - obtain general financial information and personal information and personal advice.
- As regards money transfers, orders are restricted to the SEPA zone - European Economic Area when the account to be debited is open in the name of one or several people, at least one of whom has been identified remotely when entering into a relationship with the bank, and this remains the case until this person's identification has been confirmed in person in a branch.
- The subscriber to the Easy Banking Web service shall only be authorised to execute transactions which are compatible with the scope of the authority he/she has for that account.

Pricing

The Easy Banking Web service is free of charge.

Period of Validity of Information

The Bank may, at any time, change the features, terms and conditions and other stipulations applicable to Easy Banking Web specified above. Unless otherwise specified, the information on these features, terms and conditions and other arrangements is therefore only valid on the date on which it is provided.

Right to Cancel – Right to Terminate

If you have concluded an Easy Banking Web contract by means of a remote communication technique (e.g. on the internet, by telephone, etc.) you are entitled to terminate your Easy Banking Web contract without having to pay a fine or without stating a reason. You can exercise that right up to 14 calendar days after concluding the contract by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc 3, B-1000 Brussels. If you do so, you will only have to pay the costs of any services that have actually been provided, at the applicable rates. If you do not exercise this right, the Easy Banking Web service shall be provided for an indefinite period.

Regardless of whether or not you have concluded the Easy Banking Web contract remotely, both you and the bank will have the chance to terminate the Easy Banking Web service at any time under the stipulations of Article IX of the General Banking Regulations concerning BNP Paribas Fortis debit cards and the Easy Banking Phone and Easy Banking Web services.

Governing law – Competent courts – Miscellaneous

The relations between you and the bank, both those existing before the subscription to the Easy Banking Web service and those resulting from it, are governed by Belgian law. Any legal claims in relation to the Easy Banking Web service and its execution shall be heard by the court indicated in Article 23 of the General Terms and Conditions of Fortis Bank SA/NV. Any messages in connection with and/or by virtue of the use of the Easy Banking Web service must be in the language recorded in the files of the bank at the start of the relationship.

Remedies

Without prejudice to any remedy before the courts, any complaints you may have can be submitted in writing to:

BNP Paribas Fortis NV/SA
Complaints Management
Montagne du Parc 3
1000 Brussels
Fax : +32 (0)2 228 72 00

If holders are not satisfied with the solution proposed by the bank, they may (provided they qualify as consumers) submit the dispute to the

OMBUDSFIN – Ombudsman in financial conflicts
Boulevard du Roi Albert II 8 box 2
1000 Brussels
Fax : 02 545 77 79
E-Mail : ombudsman@ombudsfjin.be
www.ombudsfjin.be