



Easy Banking Phone

Also referred to by its commercial name *Secure telephone PIN*

Precontractual information

Information on BNP Paribas Fortis SA/NV

Easy Banking Phone is a service of BNP Paribas Fortis NV/SA, Montagne du Parc 3, 1000 Brussels, RPR Brussels, VAT BE 0403.199.702, acting in its capacity as a 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 Phone service

The Easy Banking Phone service is governed by the BNP Paribas Fortis SA/NV General Terms and Conditions for debit cards and Easy Banking Phone and Easy Banking Web services. Please read this document, which is available at your branch or from Customer Services.

The Easy Banking Phone service allows you to use a touch-tone phone to link up with the Bank's voice response computer and, after entering your personal access number and pin code, to check the status of your accounts and your banking and insurance products, to carry out money transfers, purchase and manage certain financial services and other services marketed by the Bank, a subsidiary of the bank or by a company related to BNP Paribas Fortis NV/SA.

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 Easy Banking Phone service allows you to contact the Bank's advisers for the abovementioned purposes and to carry out investment transactions, transmit orders and requests relating to all the accounts that you are duly authorised to use (as holder, joint holder, authorised user, signatory or legal representative) and to obtain general financial information and personal advice.

Subscribers to the Easy Banking Phone service may only carry out those transactions on an account that are compatible with the scope of their authorisation to use the account in question and according to the authorised restrictions of Easy Banking Phone.

The following limits apply:

	<i>Current account</i>		<i>Welcome Pack - 18 years old</i>	
	Daily limit	Weekly limit	Daily limit	Weekly limit
Current account to Savings account	Available balance	Available balance	Available balance	Available balance
Savings account to Current Account	Available balance	Available balance	Unauthorised	Unauthorised
Current account to	Available balance	Available balance	Available balance	Available balance

a third party	with a maximum of EUR 5000	with a maximum of EUR 10000	with a maximum of EUR 625	with a maximum of EUR 1250
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Subscription to Easy Banking Phone is free.

Transfers made by the customer	No charge
Stock exchange transactions (via operator)	Discount of 20% on brokerage operations on securities online
Subscription of Fortis funds	Discount of 20% on entry fees to the Bank. When subscribing to fixed funds after the initial subscription period, there is no discount on the portion of entry costs due to the fund.

The Bank may make changes to the features, terms and conditions and other stipulations applicable to Easy Banking Phone specified above at any time. 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

Right to Cancel

You are entitled to terminate your Easy Banking Phone contract that you concluded remotely 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 NV/SA, Montagne du Parc, 3, B-1000 Brussels. If you decide to avail yourself of this right, you can only be required to pay any charges applicable to the service actually provided based on the rates then in effect. If you do not exercise this right, the Easy Banking Phone service shall be provided for indefinite period.

Right of cancellation

Both you and the Bank will have the chance to terminate the Easy Banking Phone service at any time under with the stipulations of Article IX of the General Terms and Conditions for BNP Paribas Fortis debit cards and Easy Banking Phone and Easy Banking Web services. If the Bank chooses to use this option, the customer shall be given two months' notice (one month in the case of professional use). However, the Bank may cancel the service with immediate effect if the holder fails to honour one of his obligations towards the Bank, or if the Bank becomes aware of facts that jeopardize the relationship of trust between the holder and the Bank.

Governing law - Competent courts - Miscellaneous

The relations between you and the bank, both those existing before the subscription to the Easy Banking Phone service and those resulting from it, are governed by Belgian law.

Any legal claims in relation to the Easy Banking Phone service and its execution shall be heard by the court indicated in Article 23 of the General Terms and Conditions of BNP Paribas Fortis SA/NV.

Any messages in connection with and/or by virtue of the use of the Easy Banking Phone service must be in the language recorded in the files of the bank at the start of the relationship.

Remedies

Without prejudice to any legal recourse, your complaints may 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 the solution proposed by the Bank is not satisfactory to you, you may submit the dispute to:

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