



EASY BANKING APP

ALSO REFERRED TO BY ITS COMMERCIAL NAME *HELLO BANK! APP*

PRECONTRACTUAL INFORMATION

Information on BNP Paribas Fortis

Easy Banking App is a financial service of BNP Paribas Fortis SA/NV, rue Montagne du Parc, n° 3, 1000 Brussels, RPR Brussels 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 25789 A

Main features and terms and conditions of the Easy Banking App Service

Only the following people may access and use the Easy Banking App service:

- subscribers to the Easy Banking Web service aged 18 and over. Customers can subscribe to the Easy Banking App service from the mobile application, as soon as they download it.
- subscribers to the Easy Banking Web service aged 15 and over, as subscribed to under a Welcome Pack. Subscription to the Easy Banking App service for those under 18 will be done beforehand by their legal representative(s) using the channels provided by the Bank for this purpose.
- The Easy Banking App service is subject to the BNP Paribas Fortis SA/NV General Conditions and the Easy Banking App general conditions. Please read these documents.
- The Easy Banking App service is accessed and used via:
 - - the Easy Banking mobile applications for BNP Paribas Fortis products and services
 - - the Hello bank! applications for Hello bank products and services.
- The Easy Banking App service allows the subscriber to log on to the Bank's computer, through a smartphone or via the interfaces provided for this purpose, to:
 - view the status of accounts and information and manage data
 - buy and manage certain financial services and other services offered by the Bank
 - send SEPA transfers.
 - send mobile payment transactions (Bancontact)
 - check and manage documents made available via the Zoomit service, which is subject to the Zoomit service regulations as stipulated in Appendix 1 to the General Terms and Conditions for bank cards and Easy Banking Phone and Easy Banking Web services.
 - The subscriber to the Easy Banking App service shall only be authorised to execute transactions which are compatible with the scope of the authority they have for that account. This list is subject to change and is available in the menu of the mobile application concerned.

Prices

1. Fee payable for service

Subscription is free.

2. Other charges

The following services are or may be charged:

- replacement of a part of the Easy Banking App electronic identification system.
- The mobile payment transactions.

The subscriber to the Easy Banking App service will:

- pay the costs of purchase, installation and running the application, computer or other equipment and the electronic identification device enabling him to access the services
- pay the costs for connection to the Internet or other networks in Belgium and abroad according to the rates in force.

Period of validity of information

The Bank may change the above features, terms and conditions and other features of the Easy Banking App service at any time. Unless otherwise specified, the information concerning these features, terms and conditions and other features 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 App service which was opened remotely or outside sales points of the bank, without incurring any penalty and without giving any reason for doing so. You can exercise this right up to 14 calendar days by sending a registered letter to BNP Paribas SA/NV, Montagne du Parc, 3, B-1000 Brussels. This period of 14 days starts on the day the agreement was concluded or on the day on which you receive the contractual conditions and precontractual informations, if this is after concluding the agreement.

In order to exercise the right of withdrawal, the standard form attached to this agreement as an appendix may be used. However, the use of this form is not mandatory. Other declarations unambiguously demonstrating the customer's wish to withdraw are also permitted.

If you enforce your right to cancel, 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 App service shall be provided for an indefinite period.

Right to Terminate

Both you and the Bank will have the chance to terminate the Easy Banking App service at any time under the stipulations of article IX of the General Terms and Conditions for the Easy Banking App service.

Governing law – Jurisdiction – Miscellaneous

The dealings between you and the bank, both those existing before the subscription to the Easy Banking App service and those resulting from it, are governed by Belgian law. Any legal claims in relation to the Easy Banking App service and its performance shall be heard by the court indicated in Article 23 of the BNP Paribas Fortis SA/NV General Banking Terms and Conditions.

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

Complaints and redress

Complaints can be made to the Bank via the customer's branch, by contacting Customer Services or via the form provided for this purpose available from Easy Banking Web or on the Bank's website.

If the proposed solution does not provide satisfaction, the customer may make a claim by writing to the following address:

BNP Paribas Fortis SA/NV
Complaints Management Department
Montagne du Parc 3
B -1000 Brussels

If the solution proposed by Complaints Management is not satisfactory, the customer may, as a private individual acting in a private context, submit the dispute to the Ombudsfin – Ombudsman in financial conflicts, either by writing to the following address, or by using the form available for this purpose on the service's website:

Ombudsfin – Ombudsman in financial conflicts
North Gate II
Boulevard du Roi Albert II 8, bte 2
1000 Brussels
Fax: +32 2 545 77 79
E-mail: ombudsman@ombudsfin.be - www.ombudsfin.be

If the complaint concerns a payment service, it may also be submitted in writing to Direction Générale Contrôle de l'Inspection économique, Services Centraux – Front Office/ De Algemene Directie Economische Inspectie, Centrale Diensten – Front Office, North Gate III, 3rd floor, 16 boulevard du Roi Albert II, 1000 Brussels (<http://economie.fgov.be/fr/litiges>)

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.

Codes of conduct

With regard to relationships between private customers (natural persons approaching the bank with regard to their private interests and not their professional activities) and BNP Paribas Fortis SA/NV, the bank adheres to the following codes of conduct which you are able to consult at the official website of the bank www.bnpparibasfortis.be:

- The Febelfin Code of Conduct with regard to relationships with customers: "Goede bankrelatie.be"
- Rules for handling complaints.

Appendix 1 Standard form for withdrawal



Appendix

TEMPLATE WITHDRAWAL FORM

(Please complete and return this form if you wish to exercise your right of withdrawal)

- For the attention of

BNP Paribas Fortis SA / NV
Montagne du Parc / Warandeberg 3
B - 1000 Brussels

- I/We (*) hereby notify you of my/our (*) withdrawal from the contract concerning the sale of the item
(*)/for the service-provision (*) below

.....

- Ordered on (*)/received on (*)

.....

- Name of customer(s)

.....

- Address of customer(s)

.....

.....

- Date : . . . / . . . /

- Signature of customer(s)

(*) Delete as appropriate.