



## Savings account: pre-contractual information (valid from 01/04/2022)

### Information about BNP Paribas Fortis SA/NV

The Savings Account is a product of BNP Paribas Fortis SA/NV, Montagne du Parc 3, 1000 Brussels (Brussels Register of Companies 0403 199 702, VAT BE 403 199 702), acting as the service provider (the “Bank”).

BNP Paribas Fortis SA/NV is subject to prudential supervision by the European Central Bank and the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels, and to supervision in relation to investor and consumer protection by the Financial Services and Markets Authority (FSMA), Rue du Congrès 12-14, 1000 Brussels.

### Features of the Savings Account

The Savings Account is governed by the Special Terms and Conditions applicable to the Savings Account:

- The Savings Account is a regulated savings account subject to the provisions of Royal Decree CIR'92.
- The maximum authorised balance is EUR 250,000 per account.
- Number of authorised accounts:
  - maximum 1 savings account per account holder or per unique combination of (co-)account holders (aside from other types of regulated savings accounts (e.g. rental guarantee account, etc.)).
- The Savings account may never have a negative balance.

### Interest and bonuses

The interest and bonuses for the regulated savings account is composed of a base rate and a loyalty bonus, all expressed as a percentage on an annual basis.

- Base Rate: 0.01%
- Loyalty bonus: 0.10%

These fees are stated in the [schedule of charges](#) available at [www.hellobank.be](http://www.hellobank.be).

More detailed information about the interest and bonuses for the savings account and how the various components are calculated is set out in article 5 of the Specific Terms and Conditions applicable to the Savings account.

Each taxpayer benefits from a tax exemption of up to EUR 980 in interest per year (2022).

### Charges

Opening, closing, management, account statements and all transactions on the Savings account are free of charge. If your account statements are sent by post, you will be charged the postage costs.

When accounts have a balance of < 25.00 EUR, no withdrawals or deposits have been made for 10 years, and the account holder is at least 24 years old and does not have any other accounts with BNP Paribas Fortis, the management fee is 2.50 EUR per year.

The Bank may, at any time, change the features, terms and conditions and other aspects of the Savings account set out above. The relevant details will therefore be modified accordingly.

### Right to withdraw – Right to terminate

#### *Right to withdraw*

You have the right to withdraw from a Savings account opened remotely or outside a bank establishment without penalty and without giving a reason. You may exercise this right for a period of 14 calendar days by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc 3, 1000 Brussels. This period shall begin on the day on which the contract is signed or on the day on which the contractual terms and conditions and pre-contractual information are received, if that day is later than the date on which the contract is signed.

In order to exercise this right of withdrawal, the template form appended to this document may be used. However, the use of this template form is not compulsory. Other declarations unambiguously demonstrating the Savings account holder's wish to withdraw are also permitted.

In the event of a withdrawal, 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 the right to withdraw, your Savings account will be maintained for an indefinite period.

#### *Right to terminate*

In accordance with article 14 of the General Terms and Conditions, the account holder(s) may, at any time, terminate the Savings account by giving thirty days' notice (starting from when the notice is sent) by registered letter. The Bank may likewise terminate the account by giving two months' notice. In the event of non-performance of a commitment or of breach of trust, the relationship may still be terminated without prior notice, by registered letter.

#### **Applicable law – Competent courts – Miscellaneous**

The relationship between you and the Bank, both prior to the opening of the savings account and after its opening, shall be governed by Belgian law.

Any action concerning the savings account agreement and its execution shall be brought before the court specified in article 23 of the BNP Paribas Fortis SA/NV General Terms and Conditions.

Any communication in connection with, or resulting from, the opening of the savings account must be in the language recorded in the files of the Bank at the start of the relationship.

#### **Right of recourse**

Without prejudice to any legal recourse, your complaints may be submitted in writing to:

BNP Paribas Fortis SA/NV  
Complaints Management Service  
Montagne du Parc 3  
1000 Brussels  
Tel.: +32 2 228 72 18  
Fax: +32 2 228 72 00

If the solution proposed by the Bank is not satisfactory to you, you may refer the dispute to:

Ombudsfm – Ombudsman in financial conflicts  
North Gate II – Boulevard du Roi Albert II 8, bte 2 -1000 Brussels  
Tel.: +32 2 545 77 70  
E-mail: [ombudsman@ombudsfm.be](mailto:ombudsman@ombudsfm.be)  
[www.ombudsfm.be](http://www.ombudsfm.be)

As a consumer, you can also lodge a complaint relating to an online sale or service via the form available on the European Union website <http://ec.europa.eu/odr>.

#### **Codes of conduct**

In its relations with individual customers (natural persons addressing the Bank in the context of their private interests and not their professional activities), the Bank observes the following codes of conduct, which you can consult on the Bank's official website [www.bnpparibasfortis.be](http://www.bnpparibasfortis.be):

- Febelfin Code of Conduct on Customer Relations: "Bonne relation bancaire.be" (good banking relationship)
- Rules of conduct for handling complaints

#### **Appendix: Template withdrawal form**

**Appendix**

**TEMPLATE WITHDRAWAL FORM**

**(Please complete and return this form if you wish to exercise your right to withdraw)**

- For the attention of:

BNP Paribas Fortis SA/NV

Montagne du Parc 3

B-1000 Brussels

- I/We (\*) hereby notify you of my/our (\*) withdrawal from the contract relating to the sale of the property (\*)/for the provision of service (\*) below

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— Ordered on (\*)/Received on (\*)

.....

- Name of the consumer(s)

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— Address of the consumer(s)

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The Bank processes your personal data in accordance with the BNP Paribas Fortis SA/NV Privacy Notice, which is available at <https://www.hellobank.be/legal-notice/privacy>, as well as at all branches.

- Date

.....

— Signature of consumer(s)

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(\*) Delete as appropriate