



List of fees

Fees in effect as of 17/11/2020
(subject to modification)

For products and services for private use

List of fees Hello

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**The fees are quoted in EUR. Our fees include VAT at 21% where applicable.*

List of fees Hello

1. Current account

Hello4You

18 to 27 years of age

Hello

From 28 years of age

1.1 Management fees

Account Type	Hello4You Current account	Hello Current account
Account opening fee	FREE	
Account closure fee	FREE	
Annual administration fee	FREE	
Hello bank! app (Easy banking App)	FREE	
Hello bank! web (Easy banking Web)	FREE	
Secure telephone PIN (Easy banking Phone)	FREE	
First card reader	FREE	
Renewal/replacement/new (additional) card reader	€9.90	

1.2 Transactions *(Card transactions: see chapter 1.6 Cards)*

Transactions via the app Hello bank!	
Domestic transfers and international SEPA* transactions	FREE
Instant money transfers in Euro	
It's an individual electronic payment which can be carried out at any time on any day of the year (24/7, 365 days a year) between participating banks (**) and which provides the funds to the beneficiary within seconds.	0,60 EUR per transaction
Limit of 1.000 EUR per day per account	Fees are charged on a monthly basis
Transactions via Hello Team!	
Direct debit and/or standing order	FREE
Card transactions (debit / credit) See chapter 1.5 Cards	

*SEPA (Single Euro Payments Area) is a unified European payments zone.

- The SEPA zone consists of the countries in the EEA (European Economic Area) + Monaco, Switzerland and San Marino.

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- The countries in the EEA: the countries in the EU (European Union) + Norway, Iceland and Liechtenstein.
 - The countries in the EU: the countries in the euro zone (i.e. 19 Member States with the euro as currency) + the 9 other Member States: Denmark, United Kingdom, Sweden, Croatia, Hungary, Poland, Czech Republic, Bulgaria, Romania.
 - The countries in the euro zone: Belgium, Cyprus, Germany, Estonia, Finland, France (including Guadeloupe, Guyana, Martinique, La Reunion, Mayotte, Saint Martin, Saint Barthelemy), Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Portugal (including the Azores, Madeira), Slovakia, Slovenia, Spain (including the Canary Islands).
- **Participating banks: Argenta, Bank de Kremer, Bank J. Van Breda & C°, Bank Nagelmackers, Belfius Banque, Beobank, BNP Paribas Fortis, bpost bank, CBC Banque, CPH Banque, Crelan, Europabank, Fintro, Hello bank!, ING Belgique, KBC Bank, KBC Brussels, vdk bank.

1. Current account

Hello4You

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Transactions via a BNP Paribas Fortis branch

Please consult the [BNP Paribas Fortis list of fees](#)

Specific transactions

Cost per refused money transfer due to insufficient balance

€ 6.00 valid until 31/12/2020

€ 7.26 valid as from 01/01/2021

FREE

1.3 Debit interest

Non-authorized debit interest (monthly interest starting at debit of EUR 0.25)

Annual interest rate

12,10 %

Monthly nominal interest rate

0,8355 %

1.4 Credit interest

Annual interest rate

0,00%

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1.5 Value dates

Debit transactions	Value date
Transfers, Except: - Transfers to a savings account (Hello bank / BNP Paribas Fortis) - Paper transfers in another currency than one of the Economic European Area (EEA)* - Transfers intra-Hello bank! / BNP Paribas Fortis with exchange conversion	Execution date Execution date + 1 calendar day Execution date - 1 bank working day Execution date + 2 bank working days
Direct debits, standing orders	Execution date
Cash withdrawals in euro, Except: - Cash withdrawals in another currency than one of the EEA*	Transaction date Transaction date - 1 calendar day
POS (Point of Sale) payments, Except: - POS payments in a currency other than one in the EEA*	Transaction date Transaction date - 1 calendar day
Belgian cheques	Execution date - 1 calendar day
Credit transactions	Value date
Transfers, <i>except</i> : - transfers with exchange conversion - non-FBINT** transfers in a currency other than one in the EEA*, without exchange conversion	Execution date Execution date + 2 bank working days for conversion Execution date + 1 bank working day
Standing orders	Execution date
Cash deposit on account (Self cash deposit), Except: - deposit of coins at the counter, credited after counting	Execution date Remittance date + max. 5 bank working days for verification and counting
Belgian cheque	Execution date + 2 calendar days

*EEA currencies: BGN, CHF, CZK, DKK, EEK, EUR, GBP, HUF, HRK, ISK, LTL, LVL, NOK, PLN, RON, SEK.

**BNP Paribas Fortis SA/NV International Network Transfer.

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1. Current account

Hello4You

18 to 27 years of age

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From 28 years of age

1.6 Cards

1.6.1 Debit cards

			Hello debit card	
2 debit cards per account			FREE	
From the third debit card per account (management fee + cash withdrawals in euro from a cash dispenser in Belgium and abroad + merchant payments in Belgium and abroad)			€1.20 / month / card	Not available
Replacement of damaged card			FREE	
Replacement of lost or stolen card			€10.00 / replacement Hello4You: 1 FREE replacement per year	
Temporary debit card (as of 1/7/2020)			€ 30 Hello4You: one card / year included	
Payments with debit card				
Payments in euro in Belgium			FREE	
Payments made abroad with the bank card	In EUR	inside EEA* zone	FREE	
		outside EEA* zone	1.21 % of the amount (max. €12.09)	
	Other currency	processing fee	1.21 % of the amount (max. €12.09)	
		exchange commission	1.63 % of the amount**	
Cash withdrawals using your debit card				
Cash withdrawals at cashpoints in Belgium			FREE	
Cash withdrawals at cashpoints abroad	In EUR	inside EEA* zone	FREE	
		outside EEA* zone	0.30% of the amount + €2.86 (max. €12.09)	
	other currency	processing fee	0.30% of the amount + €2.86 (max. €12.09)	
		exchange commission	1.63 % of the amount**	

* The countries in the EEA: the countries in the EU (European Union) + Norway, Iceland and Liechtenstein.

- The countries in the EU: the countries in the euro zone (i.e. 19 Member States with the euro as currency) + the 9 other Member States: Denmark, United Kingdom, Sweden, Croatia, Hungary, Poland, Czech Republic, Bulgaria, Romania.

- The countries in the euro zone: Belgium, Cyprus, Germany, Estonia, Finland, France (including Guadeloupe, Guyana, Martinique, La Reunion, Mayotte, Saint Martin, Saint Barthelemy), Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Portugal (including the Azores, Madeira), Slovakia, Slovenia, Spain (including the Canary Islands).

** Conversion of the transaction into EUR based on the exchange rate of [Mastercard/Maestro](#) or [Visa](#) on the day the transaction is processed and subject to an exchange rate margin.

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1. Current account

Hello4You
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1.6.2 Hello Credit card			
Card fee			First card FREE in the first year; otherwise €1.13 / month
Replacement of damaged card			€2.25 / month
Replacement of lost or stolen card			FREE
Payments using credit card			€10.00 / replacement Hello4You: 1 FREE replacement per year
Payments in euro in Belgium			FREE
Payments abroad	In EUR		FREE
	other currency: exchange commission		1.60 % of the amount**
Cash withdrawal using the credit card			
Cash withdrawals in euros at a cashpoint in Belgium			€6.00 + 1.00 % of the amount
Cash withdrawals at cashpoints or abroad in a bank branch	In EUR		€6.00 + 1.00 % of the amount
	other currency	processing fee	€6.00
		exchange commission	1.60 % of the amount**

** Conversion of the transaction into EUR based on the exchange rate of [the European Central Bank](#) on the day the transaction is processed and subject to an exchange rate margin.

2. Savings accounts

Hello4You
18 to 27 years of age

Hello
From 28 years of age

2.1 Management fees

Account opening fee	FREE
Account closure fee	FREE
Annual fee	FREE

2.2 Credit interest

Savings account type	Base interest	Loyalty bonus	Base interest	Loyalty bonus
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Hello4You savings account*	0,01 %	0,10 %	Not available	
Classic savings account	0,01 %	0,10 %	0,01 %	0,10 %

*Reserved for persons aged 18 to 27 years with a maximum of 2 accounts per person: 1 account holder and 1 account co-holder with the annually restricted deposit ceiling of €6,000.

General remarks:

1) Art. 8 Special terms and conditions for savings accounts:

Non-active savings accounts or savings books (without transactions in the previous year) with a balance < €25.00: no interest payment.

2) For natural persons:

Exemption from withholding tax on interest up to €980.00 (2019).

2.3 Value dates

Base interest	Deposit	Date of deposit + 1 calendar day
	Withdrawal	Date of withdrawal
	Exception	In the case of an internal transfer between 2 savings accounts, the value date will match the transfer date for each account.
Loyalty bonus	Deposit	Date of deposit + 1 calendar day
	Withdrawal	Date of withdrawal

2. Savings accounts

Hello4You

18 to 27 years of age

Hello

From 28 years of age

2.3 Key elements of the base interest rates and loyalty bonuses

Minimum deposit periods for obtaining the bonus	
Loyalty bonus:	To obtain the loyalty bonus, the amount must remain in the account for 12 successive months. An amount that obtained the loyalty bonus will automatically be reinvested for a new 12-month period.
Guarantee	
Base interest:	The basic interest rate is calculated on a daily basis and is not guaranteed. It is pro-rated based on any price changes.
Loyalty bonus:	The loyalty bonus that is applicable at the time of the deposit or at the beginning of a new loyalty period applies throughout the loyalty

List of fees Hello

	period.
Imputations	

Refunds are credited against amounts for which the period constituting the bonus is the shortest.

Time of payment of interest accrued	
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Basic interest is calculated annually on 1 January of the following year and is added to the capital in the savings account on 2 January, with a value date of 1 January.

Loyalty bonuses acquired are added to the account every quarter. They yield basic interest respectively as from 1 April, 1 July, 1 October and 1 January following the quarter during which they were acquired.

Capitalised interest and bonuses are considered for the calculation of a loyalty bonus at the end of the 12-month bonus award period.

In the event of definitive closure of a savings account throughout the course of the year, any remuneration owing at this time may, upon request, be liquidated at the same time as the capital.

3. Account statements

Hello4You
18 to 27 years of age

Hello
From 28 years of age

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Via Hello bank! web / Hello bank! app (Easy banking Web/Easy banking App)		FREE
Posted (any frequency)	€ 1 + postage	Not possible

4. International Payments

(for Hello4You and
Hello bank! customers)

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4.1 Fees for SEPA European transfers

SEPA (Single Euro Payments Area) consists of the countries in the Economic European Area, Monaco, Switzerland and San Marino*.

To be considered as a European credit transfer, the following conditions have to be satisfied:

- transfer in EUR
- to/from SEPA member states
- correct IBAN of the originator and the beneficiary
- name of beneficiary
- correct BIC of the beneficiary's bank.

Fees are charged on a monthly basis, along with costs of domestic payments (monthly for private accounts). Fees for domestic transfers are governed by EC Regulation 260/2012.

Transfers to other countries	
Electronic transfers	FREE
Surcharge per SEPA European transfer to Switzerland	€8.47
Transfers from other countries	
Basic fees:	FREE
Surcharge per SEPA European transfer from Switzerland	€6.05

4.2 International fees

These fees apply to all other transfers, including::

- transfers in EUR to/from countries outside the SEPA zone;
- transfers in EUR to/from one of the SEPA countries, without a correct beneficiary's IBAN;
- transfers in one of the Economic European Area's currencies (except EUR):
 - these currencies are BGN, CHF, CZK, DKK, EEK, GBP, HUF, HRK, ISK, LTL, NOK, PLN, RON, SEK;
 - costs must be shared (SHARED), unless the transfer requires an exchange for the debit transaction, in which case there is the possibility of choosing between shared fees (SHARED) and no fees payable by the beneficiary (OUR).
- transfers in a currency other than one of the EEA's currencies, even to/from other banks in Belgium;

The fees are charged per transaction.

Fees must be shared (SHARED) unless the transfer requires a foreign exchange transaction or debit, in which case, there is a possible choice between "shared" and all fees charged to ordering (OUR).

4. International Payments

(for Hello4You and
Hello bank! customers)

Transfers to other countries: General fee

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1. Payment fee	1.21 ‰ (min. €8.47; max. €121.00)
2. Telecommunication costs (Swift)	€1.21
3. Surcharge - If there are no fees for the beneficiary (OUR) correspondent costs	Varies from country to country
Transfers to other countries: Special fees*	
1. Payment fee for transfer in EUR	€6.05
2. Telecommunication costs (Swift)	FREE
3. Surcharge - If there are no fees for the beneficiary (OUR) correspondent costs	Varies from country to country
Transfers from other countries	
Payment fee	1,21 ‰ (min. €6.05 ; max. €121.00)

*Banks benefiting from a special rate

BICIBFBX: Banque Internationale pour le Commerce et l'Industrie du Burkina / Ouagadougou / Burkina Faso

BICICIAB: Banque Internationale pour le Commerce et l'Industrie de la Cote d'Ivoire / Abidjan / Cote d'Ivoire

BICIGALX: Banque Internationale pour le Commerce et l'Industrie du Gabon / Libreville / Gabon

BICIGNCX: Banque Internationale pour le Commerce et l'Industrie de la Guinée / Conakry / Guinea

BICIMLBA: Banque Internationale pour le Commerce et l'Industrie du Mali / Bamako / Mali

BICISNDX: Banque Internationale pour le Commerce et l'Industrie du Sénégal / Dakar / Senegal

BMCIMAMC: Banque Marocaine pour le Commerce et l'Industrie / Casablanca / Morocco

BNPADZAL: BNP Paribas El Djazair / Algiers / Algeria

BNPAEGCX: BNP Paribas SAE, Egypt / Cairo / Egypt

BNPAGB22: BNP Paribas London Branch / London / United Kingdom

BPPBCHGG: BNP Paribas SA (Switzerland) / Geneva / Switzerland

BWSTUS66: Bank Of The West / San Francisco, CA / United States

FHBKUS77: First Hawaiian Bank / Honolulu, HI / United States

GEBAGB22: BNP Paribas Fortis SA/NV UK Branch / London / United Kingdom

HNADGB2L: BNP Paribas Securities Services / London / United Kingdom

KHABUA2K: UkrSibbank/ Kharkov / Ukraine

NJCBCNBN: Bank of Nanjing (formerly Nanjing City Commercial Bank) / Nanjing / China

ORCOVNVX: Orient Commercial Joint Stock Bank / Ho Chi Minh City / Vietnam

PARBCHZZ: BNP Paribas Securities Services / Zurich / Switzerland

PARBGB2L: BNP Paribas Securities Services, United Kingdom / London / United Kingdom

TEBUTRIS: Turk Ekonomi Bankasil A.S. / Istanbul / Turkey

UBCITNTT: Union Bancaire pour le Commerce et l'Industrie (Groupe BNP Paribas) / Tunis / Tunisia

4. International Payments

(for Hello4You and
Hello bank! customers)

4.3 Fees for searches, annulations and modifications

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A €12,39 bank fee (€14,99 incl. VAT), plus any charges levied by our correspondent(s), will be charged for all searches relating to cross-border transfers (including European SEPA transfers), and for any requests for changes.

In addition to any charges levied by our correspondent(s), a €20,66 cancellation fee (€25,00 incl. VAT) will be applied in the event of cancellation.

These charges shall not be levied if the bank is responsible for a potential error".

4.4 Transactions with bank cards or credit cards: see chapter 1.6 Cards

5. Hello Mortgage Loan

Mortgage loan, according to Codex Economic Law, Book VII, Chapter 2, Title 4. For more info, a [Hello home! brochure](#) as well as a [Hello home! price list](#) are made available.

5.1 Example of a Hello Mortgage Loan (base rate):

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Duration	20 years
Fixed interest rate per year	1.88 %
Fixed interest rate per month	0.155 %
Annual Percentage Rate of Charge* Costs for mandatory life and fire insurance to be added	2.19 %
Amount	€150,000
Monthly instalment	€748.92
Administration fee	€350.00

Representative example of a mortgage loan: Hello home!

Loan amount	€150,000		
Duration	20 years		
Annual interest rate	2.05%		
Monthly instalment	€760.82		
Bank fees	Interests due	€32,596.80	Based on immediate and full drawdown of the loan amount.
	Administration fees	€350.00	
Notarial costs	Loan registration fees	€1,575.00	
	Mortgage registration fees	€682.50	Amount of mortgage corresponding to the sum borrowed.
	Various deed costs	€1,370.50	
Insurance fees*	Home insurance premium	€27.35/month	For a four-room house built in a normal zone, with no risk of natural disasters.
	Outstanding balance insurance premium	€32.72/month	Duration 160 months, 150% coverage, loan in joint ownership, for a non-smoker aged 34, with a normal BMI.
Total cost of the loan	€198,252.09		
APRC	3.09%		

The Annual Percentage Rate of Charge represents all fees and insurance premiums related to your mortgage loan. The annual percentage rate is calculated on the assumption that the total amount of the loan is defined at the very beginning of the loan period and infers that borrowers fulfil their obligations on time throughout the entire duration of the loan.

*Note: the above-mentioned insurances can be subscribed to via an insurer of your choice. In the above example, we have considered the premiums as charged by AG Insurance SA. Intermediary BNP Paribas Fortis SA/NV, Montagne du Parc 3, B-1000 Brussels – RPM Brussels – VAT BE 0403.199.702 is registered under FSMA number 25.879A, rue du Congrès 12-14, 1000 Brussels, and acts as a tied insurance representative remunerated by commissions for AG Insurance SA. BNP Paribas Fortis SA has a 10% equity in AG Insurance SA.

5.2 Reductions on the base rate

In the case borrowers comply with the conditions set forth hereunder at the moment of the closing of the Hello Mortgage Loan deal, discounts are applied to the base rate of their mortgage loan:

Type of reduction	Percentage of reduction on the rate per year	Percentage of reduction on the effective monthly rate
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The amount of the mortgage loan is lower than 80% of the value of the property.	0.20 %	0.016 %
Direct debit of borrowers' salaries on a Hello bank! Current account	0.10 %	0.008 %
The borrower(s) take(s) out a home insurance for the secured property with AG Insurance via Hello bank!	0.10 %	0.008 %
The borrower(s) take(s) out an outstanding balance insurance via Hello bank! with AG insurance up to: - 100% of the borrowed amount of the Hello Mortgage Loan in case of a single borrower, - \geq 75% of the borrowed amount of the Hello Mortgage Loan in case of multiple borrowers.	0.10 %	0.008 %

6. Insurance

Hello4You

18 to 27 years of age

Hello

From 28 years of age

Digital Protect	€12.00 /month
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