



HELLO DEBIT CARD

Precontractual information

1. Information on BNP Paribas Fortis SA/NV

The Hello debit card is a product for Hello and Hello4You clients offered by BNP Paribas Fortis SA/NV, with registered office at Montagne du Parc, Warandeberg 3, B-1000 Brussels, Brussels RPM/RPR, VAT BE 0403.199.702, as the provider of this service (hereinafter referred to as 'the Bank').

BNP Paribas Fortis SA/NV is supervised by and under 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. BNP Paribas Fortis is registered as a tied insurance agent under the aforementioned company number, remunerated by commissions for AG Insurance SA. BNP Paribas Fortis holds a shareholding of more than 10% in AG Insurance SA/NV

2. Features and terms and conditions of use of the debit card

A) Services available:

- **Cash withdrawal in euro at our ATMs:** this service is automatically linked to every debit card. This service offers debit card holders the possibility to withdraw cash in euro at BNP Paribas Fortis and Fintro ATMs in Belgium.
- **Cash withdrawal at other ATMs:** this service is automatically linked to every debit card. This service offers the possibility to withdraw cash at ATMs of other banks in Belgium and at all ATMs abroad. These ATMs display the logos Bancontact, Maestro, Cirrus. This service is activated by means of initial use.
- **Payments in shops (POS) home and abroad:** this service is automatically linked to every debit card. This service offers debit card holders the possibility to pay purchases of goods and services to third parties who use payment terminals home and abroad with logos Bancontact and Maestro. Transactions can be executed contactless.

For security reasons, money withdrawal and payment transactions with the debit card are by default limited to the European region (a list of countries is available at www.bnpparibasfortis.be www.hellobank.be or from the Easy Banking Center/Hello team. You can request to use the debit card outside Europe for a temporary period via the Easy Banking Center/Hello team, via Easy Banking Web, Hello bank! web or via Easy Banking App and Hello bank! app.

- **Remote payments:** holders may transmit an order for payment by debit card to a trader or third party as part of a remote agreement.
- **Balance enquiries:** the balances of your accounts can only be consulted in Belgium at BNP Paribas Fortis ATMs and the other banks which are equipped to this end.

B) Terms and conditions of use:

- Each debit card is linked to an account of which the person using the debit card is holder, joint holder or authorized user.
- All transactions other than payments of limited amounts on specific terminals without keyboard (vending machines, parkings,...) and certain terminals abroad require use of a PIN. The PIN is a personal and confidential numerical identification code for the debit card. The debit card can no longer be used if three incorrect PINs are entered in succession. The PIN can be changed at any ATM in Belgium.
- Card-stop: this is the help line specified by the bank that you must contact if your debit card is lost, stolen or fraudulently used.
- As part of remote payment services, the bank may request the customer to use the Easy Banking Web/Hello bank! web procedures to authorize and sign the payment.
- Usage limits
 - o Cash withdrawal: EUR 625 per day; EUR 1,250 per seven-day period
 - o Payment in a shop: EUR 2,500 per week

These are standard limits, and they are subject to amendment.

C) Liability:

- Before notification:

Until the time of the notification, the holder of the account to which the card provides access is liable for the consequences of the loss or theft of the debit card or authentication or signature procedures, up to an amount of EUR 50, other than in the event of gross negligence or fraud by the account holder or card holder, in which case this limit does not apply. The aforementioned maximum amount does not apply in the case of use for professional purposes.

By way of derogation from paragraph 1, the account holder shall not bear any loss if:

- 1) the loss, theft or misappropriation of a debit card or authentication or signature procedures could not be detected by the account or card holder before payment, unless one of them acted fraudulently; or
- 2) the loss is due to the acts or default of an employee, agent or branch of the Bank or of an entity to which its activities have been outsourced.

- After notification:

Once the notification has been made, the account holder is no longer liable for the consequences of the loss or theft of the debit card or authentication or signature procedures, unless the bank can prove that the account or card holder has acted fraudulently.

D) Scale of charges:

1. Monthly fee

Two debit cards are included for free in the Hello Pack and Hello4You offer.

Each additional debit card is charged € 1,20 per month, debited from the account linked to the debit card

2. Charges on transactions

2.1. Cash withdrawal

	In EUR			Currency ≠ EUR
	ourATM	other ATM in EEA(*)	other ATM outside EEA(*) (1)	All ATMs (1)
Hello Pack /Hello4You	Free	included	€ 2.86 + 0,30% Maximum €12,09	€ 2.86 + 0,30% (maximum € 12,09) +1.63% (margin on exchange rate)

2.2. Payments in shops (POS)

	In EUR		Currency ≠ EUR	
	in EEA(*)	outside EEA(*) (1)	in EEA(*) (1)	outside EEA(*) (1)
Hello Pack /Hello4You	free	1,21% of amount maximum € 12,09	1.21% of amount (maximum € 12,09) + margin on exchange rate: 1.63%	1.21% of amount (maximum € 12,09) + margin on exchange rate: 1.63%

(*) EEA: European Economic Area: The countries where the European regulation 2560/2001 is applicable form together the European Economic Area. It concerns:

- The member states of the European Union: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech republic, Denmark, Estonia, Finland, France including French-Guyana, Guadeloupe, Martinique and Réunion, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Poland, Portugal including the Azores and Madeira, Romania, Slovak republic, Slovenia, Spain including the Canary islands, Ceuta and Melilla, Sweden, United Kingdom including Gibraltar.- Iceland, Liechtenstein and Norway.

(1) payable when the transaction is debited from the account linked to the debit card

E) Validity:

- The debit card has a fixed period of validity. The debit card is automatically renewed upon expiry unless the bank refuses to renew it or the holder notifies the bank that they no longer require the debit card one month before the expiry date.

- BNP Paribas Fortis may change the features, terms and conditions and other characteristics of the debit cards referred to above at any time. Unless otherwise specified, the information on these features, terms and conditions and other characteristics is therefore only valid on the date on which it is provided.

3. Right to surrender- Right to cancel

3.1. Right to surrender

You are entitled to surrender the debit card without penalty and without being required to give reasons for doing so. You may avail yourself of this right through your branch for a period of 14 calendar days as from the date on which the contract is concluded.

If you decide to exercise this right, you can only be required to pay any charges applicable to the service actually provided according to the rates then in force. If you do not exercise the right to surrender the debit card, you will have a debit card with a fixed period of validity.

3.2. Right to cancel

In accordance with the "General Terms and Conditions for debit cards", the card holder may terminate the agreement, free of charge, at any time subject to one month's notice.

The Bank may terminate the agreement at any time subject to two months' notice, or subject to one month's notice in the case of use for professional purposes.

However, the bank may terminate the service with immediate effect if the account or card holder fails to honour one of his obligations towards the bank, or if the bank becomes aware of acts that jeopardize the relationship of trust and confidence between the account or card holder and the bank.

When the card holder is not the account holder to which the card is linked, this agreement shall automatically terminate when the card holder does not have a power of attorney on this account anymore.

The Bank reserves the right to seize or refuse a card, in the following circumstances:

- three incorrect PINs have been entered in succession
- the card is defective or damaged;
- the card has been forgotten in the terminal;
- the card holder uses the card or a service to which it provides access in a way that is contrary to the applicable conditions:
- the card or account holder fails to honour one of his/her obligations towards the Bank, or the Bank becomes aware of facts that jeopardise the relationship of trust and confidence between the card or account holder and the Bank;
- there is a risk of improper or fraudulent use.

4. Languages

This information, the prospectus and the General Terms and Conditions of Use of the debit card are available in Dutch, English, French and German.

BNP Paribas Fortis SA/NV undertakes to communicate with you in the language you specified when opening an account with the bank.

5. Governing law and jurisdiction

The relations between you and BNP Paribas Fortis SA/NV, both those existing before the issue of the debit card and those resulting from it, are governed by Belgian law. The Belgian courts have sole jurisdiction.

More specifically, the relationship between you and BNP Paribas Fortis SA/NV is governed by the provisions of Book VII of the Code of Economic Law relating to payment services.

6. Recourse

Complaints may be sent to the Bank via Customer Service or using the complaint form available via Easy Banking Web/ Hello bank! web or on the Bank's Internet sites.

If the customer is not satisfied with the proposed solution, they may submit their complaint in writing to the Bank's Complaints Management by ordinary mail to the following address: Complaints Management Service (1CA1M), Montagne du Parc/Warandeborg 3, 1000 Brussels.

If the customer is not satisfied with the solution proposed by Complaints Management, they may, in their capacity as a natural person acting for private purposes, submit the complaint to the Ombudsfm – Ombudsman in financial conflicts, either by ordinary mail at the address below, or using the complaint form available on the Internet site:

Ombudsfm – Ombudsman in financial conflicts

North Gate II

Boulevard du Roi Albert II 8 box 2

1000 Brussels

Fax: +32 2 545 77 79

E-mail : ombudsman@ombudsfm.be - www.ombudsfm.be

In addition, if the complaint concerns a payment service, it may be submitted in writing to the Federal public service for Economy, SMEs, Middle Classes and Energy, Direction générale de l'Inspection économique, Services Centraux – Front Office, North Gate III, 16 boulevard Albert II, 1000 Brussels.

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.