



## 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 and authorized as insurance agent under FSMA number 25879 A.

#### 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](http://www.bnpparibasfortis.be) [www.hellobank.be](http://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.
- **Self:** money transfers.
- **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
  - o Maximum amount per seven-day period (cash withdrawals + payments + loading operations): EUR 9,990These are standard limits, and they are subject to amendment.

### C) Liability:

#### - Before notification:

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

#### - After notification:

Once the notification has been made, holders are no longer liable for the consequences of the loss or theft of their debit card or signature procedures, unless the bank can prove that the holder has acted fraudulently, and subject to the provisions of the previous Article.

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

1) the loss, theft or misappropriation of a debit card or signature procedures could not be detected by the debit card holder before payment, unless they 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.

### 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, 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 and the Easy Banking Phone and Easy Banking Web/Hello bank! web services", the customer or the bank may unilaterally terminate one or more of the services linked to the debit card at any time, without being required to give the grounds for their decision.

The 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 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 holder and the bank.

### **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 following address: Complaints, Montagne du Parc 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 Ombudsfin – Ombudsman in financial conflicts, either by ordinary mail at the address below, or using the complaint form available on the Internet site:

Ombudsfin – 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@ombudsfin.be](mailto:ombudsman@ombudsfin.be) - [www.ombudsfin.be](http://www.ombudsfin.be)

In addition, if the complaint concerns a payment service, it may be submitted in writing to the General Management, Supervision and Mediation, of the FPS Economy, SMEs, Independent Professions and Energy, WTC III, Boulevard Simon Bolivar/Simon Bolivarlaan 30, 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.