



General Terms and Conditions for Hello Pack

(Valid from 01/07/2019)

The General Terms and Conditions for the Hello Pack are governed by the General Terms and Conditions of BNP Paribas Fortis SA/NV, except where they are deviated from below.

ARTICLE 1: DESCRIPTION OF CONCEPT

1.1 Hello Pack

Hello Pack consists of a set of online banking services designed to enable the customer to carry out their day-to-day banking. The following services, described in more detail in Article 2, are included in the Hello Pack free of charge:

- A Hello current account in EUR (hereafter referred to as the "reference account") operating via electronic channels;
- Maintaining the account
- Management of Hello debit card
- Maximum of two Hello debit cards with cash withdrawal in euro service at a BNP Paribas Fortis terminal in Belgium and payment at retailers in Belgium and abroad, cash withdrawal in euro from a non-BNP Paribas Fortis terminal in Belgium and abroad
- Easy Banking App/ Hello bank! app (commercial name of the service for Hello bank! brand)
- Easy Banking Web/ Hello bank! web (commercial name of the service for Hello bank! brand)
- Easy Banking Phone/ Secure telephone PIN (commercial name of the service for Hello bank! brand)
- Payments with a Hello debit card in the euro zone
- Cash withdrawal in euro using a Hello debit card, in the euro zone
- Account statements delivered via Easy Banking Web

The holder of a Hello Pack can also obtain other products and services marketed by the Bank. If these additional services are billable, the charges will be set out in the list of charges available on the websites www.hellobank.be and www.bnpparibasfortis.be.

By way of an exception to Article 51 of the General Terms and Conditions of BNP Paribas Fortis, no cheque package may be issued for the Hello bank! current account.

1.2 Holders of the Hello Pack

The holder(s) of the Hello Pack is/are holder(s) of the reference account and must meet the following conditions:

- Private individual
- Of legal age (minimum age 18 years)
- Legally competent

1.3 Reference account

The reference account for the Hello Pack meets the following conditions:

- Current account in EUR for personal use;
- With one or two holders ;
- If there are two holders, they agree to give each other mutual power of attorney. The mutual power of attorney may only be revoked through the Hello Team;
- The account cannot be a "bare owner" or "usufructuary" account.

ARTICLE 2 PRODUCT DEFINITIONS

The following details are given of the services included free of charge in the Hello Pack:

- Maintaining the Hello current account: the maintenance fees of the reference account are covered.
- Management of the Hello debit card: the management fee for the Hello Bank debit card(s) linked to the reference account are included.
- Hello debit card with cash withdrawal in euro service at a BNP Paribas Fortis terminal in Belgium and payment at retailers in Belgium and abroad, cash withdrawal in euro from a non-BNP Paribas Fortis terminal in Belgium and abroad: two Hello debit cards linked to the reference account, irrespective of the identity of the cardholder
- Easy Banking App/ Hello bank! app: the Easy Banking App agreement(s) linked to the reference account, irrespective of the identity of the holder of the Easy Banking App service
- Easy Banking Web/ Hello bank! web: the Easy Banking Web agreement(s) linked to the reference account (i.e. the accounts used as a charging account for the Easy Banking Web agreement), irrespective of the identity of the holder of the Easy Banking Web service
- Easy Banking Phone/ Secure telephone PIN: the Easy Banking Phone agreement(s) linked to the reference account, irrespective of the identity of the holder of the Easy Banking Phone service Payments with a Hello bank! bank card in the euro zone: linked to the reference account
- Cash withdrawal in euro using a Hello debit card in the euro zone: linked to the reference account.
- Account statements: included in the charge for issue via Easy Banking Web.

ARTICLE 3 CLOSURE OF THE HELLO PACK

Without prejudice to the application of BNP Paribas Fortis' General Terms and Conditions, the Hello Pack may be closed at the customer's initiative through the Hello Team.

If the customer ceases to be the holder of a Hello Pack, all products acquired under the Hello bank! brand, which have not been closed and are not linked to another Hello Current account will automatically be subject to the charges applying to corresponding products of the BNP Paribas Fortis brand, depending on the package chosen by the customer and subject to the legally permitted limits.