



Hello Pack

Pre-contractual information

1. Information on BNP Paribas Fortis SA/NV

Hello Pack is a product of BNP Paribas Fortis SA/NV, having its registered office at Montagne du Parc/Warandeborg 3, 1000 Brussels, Brussels Register of Companies, VAT BE 0403.199.702, acting here as the service provider (hereinafter referred to as "the Bank").

BNP Paribas Fortis SA/NV is subject to prudential control by the National Bank of Belgium, Boulevard de Berlaimont/De Berlaimontlaan 14, 1000 Brussels and to control in terms of investor and consumer protection by Belgium's Financial Services and Markets Authority (FSMA), Rue du Congrès/Congresstraat 12-14, 1000 Brussels, and registered as an insurance agent under FSMA No. 25879 A.

2. Features and terms and conditions of use of the Hello Pack

For more details about this, please refer to the [Hello Pack General Terms and Conditions](#).

A. Services available

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 Hello debit card in the euro zone
- Cash withdrawals in euro using Hello debit card in the euro zone
- Account statements delivered via Easy Banking Web/Hello bank! 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 website www.hellobank.be.

B. Terms and conditions of use

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
- In possession of an electronic identity card delivered by the Belgian administration;
- Main residence in Belgium.

The reference account of the Hello Pack must meet 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 can only be revoked through the Hello Team.
- The account cannot be a "bare owner" or "usufructuary" account.

C. Scale of charges

The services described in point A are included in the Hello Pack free of charge.

3. Period of validity of information

BNP Paribas Fortis SA/NV may change the features, terms and conditions and other characteristics of the Hello Pack 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. In the event of a change, the information concerned will also be adapted.

4. Right to cancel – Right to terminate

Concerning the subscription for the Hello Pack, you have the right to cancel without penalty and without giving a reason. You may exercise this right during a period of 14 calendar days by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeborg 3, B-1000 Brussels. This period takes effect on the day of the conclusion of the contract or the day of receipt of the contractual terms and pre-contractual information, if this day is after the conclusion of the contract.

If you do not exercise the right to cancel, your Hello Pack will remain in existence for an indefinite period.

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.

5. Governing law – Competent courts – Miscellaneous

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

Any action concerning the Hello Pack agreement and its implementation shall be brought before the court specified in Article 23 of the General Terms and Conditions of BNP Paribas Fortis SA/NV.

Any communication under or concerning the opening of the Hello Pack shall be carried out in the language recorded in the files of the Bank at the time of commencing your relationship with it.

6. Complaints and recourse

Complaints can be made to the Bank via the Hello Team, or via the form provided for this purpose available on www.hellobank.be.

If the proposed solution does not provide satisfaction, the customer may make a claim to the Bank's Complaints Management, by writing to

Complaints Management
Montagne du Parc/Warandeborg 3
B-1000 Brussels
Fax: +32 2 228 72 00

If the solution proposed by the Bank's Complaints management is not satisfactory, the customer may, as a private individual acting in a private context, submit the dispute to Ombudsfm – Ombudsman in financial conflicts, either by routine letter to the following address, or by using the form available for this purpose on the service's website:

Ombudsfm – Ombudsman in financial conflicts
North Gate II
Boulevard du Roi Albert II 8, bte 2
B- 1000 Brussels
Fax : 02 545 77 79
E-Mail : ombudsman@ombudsfm.be
www.ombudsfm.be

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.

If the complaint relates to a payment service, the customer may also complain in writing to the Direction générale Contrôle et Médiation au Service public fédéral Économie, PME, Classes moyennes et Énergie, WTC III, Boulevard Simon Bolivar 30, B-1000 Brussels.