



## **PREPAID CARD: precontractual information**

### ***1. Information about BNP Paribas Fortis SA/NV and Buy Way Personal Finance sa/nv***

The Hello Prepaid card is a product from BNP Paribas Fortis SA/NV, with its registered office at Montagne du Parc/Warandeborg 3, 1000 Brussels, Brussels Register of Companies, VAT BE 0403.199.702, email: info@bnpparibasfortis.com, acting as an issuer of electronic money and as the supplier of this service.

BNP Paribas Fortis SA/NV is subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimontlaan 14, 1000 Brussels, and the supervision of the Financial Services and Markets Authority (FSMA), Rue du congrès/Congresstraat 12-14, 1000 Brussels, in relation to investor and consumer protection, and is registered as an insurance agent under FSMA no. 25879 A.

Buy Way Personal Finance sa/nv, with its registered office at Boulevard Anspachlaan 1, 1000 Brussels, Brussels Register of Companies, VAT BE 0400.282.277, acts as the card issuer, and manager of the card and the transactions carried out using this card, and as supplier of this service on behalf of BNP Paribas Fortis.

Buy Way Personal Finance NV is subject to the supervision of the Control and Mediation Directorate General of the Federal Public Service for the Economy, NG III, Boulevard du Roi Albert II/Koning Albert II-laan 16 (third floor), B-1000 Brussels.

### ***2. Features and terms and conditions of the Hello Prepaid card***

#### ***A) Card types:***

The Hello Prepaid card is available to anybody who is a customer of Hello bank! and is legally of age or 18 years old. The Hello Prepaid card is available with specific features as part of the Hello4You offer up to the age of 28.

The holder may have up to four cards.

#### ***B) Services available:***

The physical Card can be used

- to make payments at any establishment displaying the MasterCard logo;
- to withdraw cash from all ATMs that accept MasterCard;
- to withdraw cash from all bank and foreign currency exchange branches in Belgium and abroad;
- to make online payments.

The virtual Card can be used for all online payments.

#### ***C) Loading the card:***

The card can be loaded:

1. via the Hello bank! prepaid app (available for iOS, Android and Windows)
2. via the website [www.hellobank.be](http://www.hellobank.be) in the following two ways:
  - either via a transfer (if the transfer is performed before 6 p.m., the amount will be available on the card the following working day).  
The Card must be loaded from a Belgian (current) account;
  - or through a payment transaction via the User Account.

The first time the Hello Prepaid card is loaded, an amount of at least EUR 50 must be transferred.

The card can be loaded via the User Account up to twice a day.

#### **D) Terms of Use:**

Physical card: payment for the purchase of goods and services at all establishments displaying the MasterCard logo takes place:

- after the Cardholder confirms the transaction (by entering the PIN number or signing);
- or, where applicable, by holding the Card against a payment terminal (contactless payment without a PIN number). In that case, holding the card against the terminal is considered confirmation of the transaction. For security reasons, the Cardholder may at any time be required to enter the PIN number, even in case of contactless transactions;
- or, in case of online transactions, by entering the name of the Cardholder, the number, the expiry date and the CVC code of the Card.

Virtual card: payment for the purchase of goods and services online takes place by entering the name of the holder of the Card, the number of the Card, the expiry date and the CVC code of the Card.

Offline transactions, i.e. without verification of the available balance on the Card at the time of use, are not permitted (e.g. certain toll roads, car parks, vending machines, etc.).

- Applicable limits of use

Cash withdrawal: EUR 625 per day (for physical cards).

The first transaction carried out by the holder must be confirmed by entering the PIN number. Subsequent contactless payments may be made up to a maximum of EUR 25 per transaction and EUR 50 for consecutive contactless payments. Once this limit is reached, the holder must confirm the next transaction by entering the PIN number so that they can again make contactless payments up to the limits stated above.

Via the Hello bank! prepaid app or the User Account at [www.hellobank.be](http://www.hellobank.be), you can view a detailed statement of the transactions for the last 6 months, as well as the available balance on the card.

#### **E) Liability of the cardholder in the event of loss or theft of the card:**

The holder shall immediately notify BNP Paribas Fortis by phone (+32 2 250 16 01) of the loss, theft or any risk of fraudulent use of the Card.

The holder shall take all necessary steps to ensure that such incidents are recorded without delay.

The incidents notified in this manner must be reported within 24 hours to the police in the place where the loss or theft occurred.

- Prior to notification:

Until the time of the notification, the holder is liable for the consequences of the loss or theft of their card up to an amount of EUR 150, unless this involves an instance of gross negligence or fraud on the part of the holder, in which case this limit does not apply.

- After notification:

Once the notification has been made, the holder is no longer liable for the consequences of the loss or theft of their card, unless the bank is able to prove that the holder has acted fraudulently.

#### **F) Fees:**

##### **Hello Prepaid card**

BNP Paribas Fortis SA/NV requests payment of the following fees for a period of two years for the Hello Prepaid card:

- a) EUR 25 for a physical card.
- b) EUR 15 for a virtual card.

This payment is deducted when the card is loaded for the first time.

If you use the card to make transactions in a currency other than EUR, the amount concerned will be converted to EUR based on the exchange rate defined by MasterCard International, plus a supplement of 1.60%.

For cash withdrawals at banks affiliated to MasterCard or at cash machines where MasterCard cards are accepted, BNP Paribas Fortis SA/NV charges the following fees per withdrawal:

- within the eurozone: a fee of EUR 3.
- outside the eurozone: EUR 3 plus a conversion supplement of 1.60%.

For the replacement of a lost or stolen card, BNP Paribas Fortis SA/NV charges EUR 8 for each replacement card.

### ***Hello Prepaid card included in the Hello4You offer***

BNP Paribas Fortis SA/NV does not charge anything for the Hello Prepaid card itself.

If you use the card to make transactions in a currency other than EUR, the amount concerned will be converted to EUR based on the exchange rate defined by MasterCard International, plus a foreign-exchange commission of 1.60%.

For cash withdrawals at banks affiliated to MasterCard or at cash machines where MasterCard cards are accepted, BNP Paribas Fortis SA/NV charges the following fees per withdrawal:

- within the eurozone: a fee of EUR 0.
- outside the eurozone: EUR 0 plus a foreign-exchange commission for conversion of 1.60%

For the replacement of a lost or stolen card, BNP Paribas Fortis SA/NV charges EUR 8 for each replacement card.

### ***G) Validity***

- The card has a fixed period of validity. The Card will automatically be renewed on the expiry date if no option is selected one month before the expiry date.
- BNP Paribas Fortis may change the above features, terms and conditions and other arrangements for the product at any time. Unless otherwise stated explicitly, the information about these features, terms and conditions and other arrangements is therefore exclusively valid on the date on which it is issued.

## ***3. Right of cancellation – right of termination***

### **3.1. Right of cancellation**

You are entitled to cancel a contract for a card without penalty and without providing any reasons. You may avail yourself of this right within 14 calendar days of entering into the contract by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeberg 3, B-1000 Brussels.

In that case, you are only required to pay any costs relating to services that have actually been provided, at the current rates at the time.

### **3.2. Right of termination**

This agreement is concluded for an indefinite period.

The holder may terminate the agreement at any time at no cost, subject to one month's notice.

In this context, non-renewal of the card will be considered to be exercising the right of termination.

## ***4. Applicable law – competent courts – miscellaneous***

The relations that establish a connection between you and the bank, both for the purpose of issuing the card and afterwards, are governed by Belgian law.

All legal matters relating to the agreement for issuing a card and the execution thereof, shall be brought before the court referred to in the General Conditions of the Bank.

All communications relating to and/or by virtue of a card being issued are made in the language registered in the bank's records at the start of the business relationship.

## ***5. Legal recourse options***

The holder may submit a complaint to the Bank via his branch, or using a form on the website: [www.hellobank.be](http://www.hellobank.be).

If the holder is not satisfied with the solution proposed by the Bank, they may submit their complaint to the Bank's Complaints Management at the following address:

BNP Paribas Fortis SA/NV  
Complaints Management (1QA8D)  
Montagne du Parc/Warandeberg 3  
1000 Brussels  
Tel. +32 2 762 60 00  
Fax +32 2 228 72 00

klachtenmanagement@bnpparibasfortis.com

or by using the online form available at

[www.bnpparibasfortis.be](http://www.bnpparibasfortis.be) > Suggestions, complaints > online form

[www.hellobank.be](http://www.hellobank.be) > Menu > Contact > contact form.

If the Cardholder is not satisfied with the solution proposed by Complaints Management, the Cardholder may appeal to the following recognised body for an alternative dispute resolution:

OMBUDSFIN – The ombudsman for financial disputes  
by standard letter to the following address:

North Gate II

Boulevard du Roi Albert II/Koning Albert II-laan 8, PO box 2

1000 Brussels

Fax +32 2 545 77 79

[ombudsman@ombudsfm.be](mailto:ombudsman@ombudsfm.be)

or by using the online form available at

[www.ombudsfm.be](http://www.ombudsfm.be) > Submit complaint [Klacht indienen].

This website provides detailed information about the terms and conditions for applying the out-of-court dispute resolution procedure in which the Bank participates as a member of Febelfin.

The holder can also submit a complaint about a payment service by standard letter to:

Federale Overheidsdienst Economie, KMO, Middenstand en Energie (Federal Authority for the Economy, SMEs, Self-Employed and Energy)

Algemene Directie Economische Inspectie (Directorate General Economic Inspections)

Centrale Diensten – Front Office

North Gate III, 3rd floor

Boulevard du Roi Albert II/Koning Albert II-laan 16

1000 Brussels

or by using the online form available at

<http://economie.fgov.be/fr/litiges>