



General Terms and Conditions Hello4You

(Valid from 15/01/2020)

The Hello4You General Terms and Conditions are governed by the BNP Paribas Fortis SA/NV General Banking Terms and Conditions and by the Specific Terms and Conditions which apply to the bank services taken out by the customer.

Article 1: DESCRIPTION OF CONCEPT

1.1 Hello4You

Hello4You designates a set of free banking services for young people aged 18 to 27 inclusive, comprising:

- Current account in euros (hereinafter, the "reference account")
- Maintaining the account
- Debit card service charges
- Debit card with cash withdrawal in euro and store payments service
- Account statements delivered digitally
- 1 replacement of lost/stolen card per year
- 1 prepaid card
- 1 Classic credit card: 1st year free, then 50% reduction (if approved)
- 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 the debit card in the euro zone
- Cash withdrawal in euro using the debit card, in the euro zone
- Cash withdrawal in euro at BNP Paribas Fortis branches
- Money transfer in euro (SEPA)
- 1 Hello4You savings account

The bank services included in Hello4You must be requested by the Hello4You customer and are granted if they satisfy the relevant acceptance conditions. Nevertheless, the holder of the current account (with the exception of the holder with legal incapacity status) automatically benefits from access to the Easy Banking Phone / Secure telephone PIN service as well as access to the Easy Banking Web/Hello bank! web and Easy banking App/ Hello bank! app services when a debit card is linked to the current account.

Bank services not included in the Hello4You package can be acquired separately (provided that the conditions of acceptance are met) and will be charged at the usual rates (available in branch, via the Hello Team or on the bank's websites).

1.2 Holder(s) of the Hello4You package

The Hello4You holder(s) is (are) the holder(s) of the reference account and must satisfy the following conditions:

- They must be a private individual
- They must be of legal age (minimum age: 18 years old)
- Maximum age on opening account: 27 years and 9 months

1.3 Reference account

The reference account must meet the following conditions:

- Current account in euros for personal use
 - Maximum of 2 account holders
 - If there are 2 account holders, they grant each other power of attorney
- The holder(s) is (are) the only account holder(s) of the reference account.
- The account may not be a bare owner account.
- The account may not be blocked.

Article 2: PRODUCT DEFINITIONS

The following are covered by the Hello4You package:

- Maintaining the account: only maintenance charges for the reference account
- Debit card with cash withdrawal in euro and store payments service; maximum of 2 debit cards linked to the reference account, irrespective of the identity of the cardholder
- Debit card service charges: included in the Hello4You package
- Account statements delivered digitally
- 1 prepaid card
- 1 Classic credit card: 1st year free, then 50% reduction: maximum of 2 cards linked to the reference account, irrespective of the identity of the cardholder
- Easy Banking App/ Hello bank! app: maximum of 2 agreements in the name of the holder(s) of the Hello4You package
- Easy Banking Web/ Hello bank! web: maximum of 2 agreements in the name(s) of the holder(s) of the Hello4You package and all agreements in the name of a (non-holder) representative of the Hello4You reference account, if this is also the account for the agreement charges
- Easy Banking Phone/ Secure telephone PIN: maximum of 2 agreements in the name of the holder(s) of the Hello4You package
- Payments with debit card in the euro zone: linked to the reference account
- Cash withdrawal in euro using the debit card, in the euro zone: from the reference account
- Counter cash withdrawal in euro: linked to the reference account
- Money transfer in euro (SEPA)
- 1 Hello4You savings account

Article 3: When do the Hello4You advantages start (joining) and end (leaving)?

- Maintaining the current account:
 - Existing account: from the month after joining to the end of the month of leaving
 - New account: from the month after joining to the end of the month of leaving
- Debit card service charges:
 - Existing service: from the month after joining to the end of the month of leaving
 - New service: from the month after joining to the end of the month of leaving
- Debit card with cash withdrawal in euro and store payments service:
 - Existing service: from the month after joining to the end of the month of leaving
 - New service: from the month after joining to the end of the month of leaving
- Prepaid card:
 - Existing service: from the month after joining to the end of the month of leaving
 - New service: from the month after joining to the end of the month of leaving
- A Classic credit card: 1st year free and then 50% reduction:
 - Existing service: from the month after joining to the end of the month of leaving
 - New service: from the month after joining to the end of the month of leaving
- Easy Banking Web/Hello bank! web & Easy Banking App/Hello bank! app:
 - Existing service: from the month after joining to the end of the month of leaving
 - New service: from the month after joining to the end of the month of leaving
- Easy Banking Phone/Secure telephone PIN: from the month after joining to the end of the month of leaving
- Payments with a debit card in the euro zone: from the calendar day after the day of joining to the day of leaving, inclusive
- Cash withdrawal in euro using a debit card, in the euro zone: from the calendar day after the day of joining to the day of leaving, inclusive
- Counter cash withdrawal in euro: from the calendar day of joining to the day of leaving, inclusive

- Money transfer in euro (SEPA): from the calendar day of joining to the day of leaving, inclusive

Article 4: Monthly premiums

The Hello4You package is free.

Article 5: End of membership

Without prejudice to the provisions of the General Banking Terms and Conditions, membership can be brought to an end as follows:

- at the request of the holder(s): by simply notifying the branch or the Hello Team, the holder(s) may, at any time, bring an end to their membership of Hello4You;
- on the bank's initiative: if the terms and conditions relating to the holder(s) and to the reference account (Arts. 1.2 and 1.3) are no longer being met, the holder(s) automatically loses (lose) their entitlement to the specific charging conditions of the Hello4You package.

When the holder(s) reaches (reach) the age of 28, the Hello4You package automatically converts to the most suitable bank package, taking account of the habits in using the banking channels made available to the holder(s). The holder(s) shall be informed of this bank package at least two months before the day of their 28th birthday, on the understanding that they shall have the option, during this period, to opt for a package other than the package offered by the Bank.

In the case of joint account holders, the conversion will take place when the youngest account holder turns 28.

If private use of the reference account is replaced with professional use (on the initiative of the holder(s)), this account shall however convert automatically to professional accounts (provided that the terms and conditions of acceptance are met).

At the end of membership, all financial services are maintained (barring an express request from the holder(s) and the terms and conditions for ordinary customers (or professional customers, see previous paragraph) apply (these conditions are available in branch or from the Hello Team).