



Hello4You

Pre-Contractual Information

1. Information on BNP Paribas Fortis SA/NV

The **Hello4You** package 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 as the service provider (hereinafter referred to as "the Bank").

BNP Paribas Fortis SA/NV is subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont/Berlaimontlaan 14, B-1000 Brussels and to the supervision on investor and consumer protection of the Financial Services and Markets Authority (FSMA), Rue du Congrès/Congresstraat 12-14, B-1000 Brussels and registered as tied insurance agent with the FSMA under its company number

2. Features of the Hello4You package

The Hello4You package is governed by the Hello4You general terms and conditions which you can read in branch, on the BNP Paribas Fortis SA/NV website or on the Hello bank! website.

A. Services available

The Hello4You package offers young people between the age of 18 and 27 years the option of carrying out their main banking business free of charge, whilst enjoying many additional benefits.

Services included free of charge:

- 1 Payment account (current account) in euros ("the reference account")
- Maintaining the payment account (current account)
- Debit card allowing cash withdrawal in euro and payment
- 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 SA/NV branches
- Money transfer in euro (SEPA)
- 1 replacement per year of lost or stolen card
- 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)
- Statements delivered digitally and free of charge

Other benefits:

- A free Classic credit card for the first year; half price thereafter (if application approved). Charges available in branch or on the BNP Paribas Fortis SA/NV website or on the Hello bank! website.
- Hello4You savings account

These services, combined with Hello4You, must form the subject of an application from the customer. The application is approved if it satisfies the corresponding conditions. Nevertheless, the holder of the payment account (current account) (except for the holder under legal incapacity status) automatically benefits from access to the Easy Banking Phone/Secure telephone PIN as well as access to the Easy Banking Web/web Hello bank! and Easy Banking App/app Hello bank! services when a debit card is linked to the payment account (current account).

Those banking services not included in the Hello4You offer, such as [account insurance](#), must form the subject of a separate application and are allocated only if the corresponding conditions are satisfied. These services will be billed at the usual charges (available in branch or on the website www.bnpparibasfortis.be).

B. Terms of allocation

The holder(s) of the Hello4You account must satisfy the following conditions:

- They must be a private individual
- They must be of legal age (minimum age 18 years)
- The maximum Age at the time of opening the account is 27 years and 9 months
- In possession of an electronic identity card delivered by the Belgian administration
- Main residence in Belgium.

The Hello4You reference account must satisfy the following conditions:

- Payment account (current account) in euros for personal use
- Maximum of 2 account holders
- If there are 2 account holders, they agree to give each other power of attorney.
- The account may not be an account described as "bare owner"

C. Charges

Free account.

D. Term

The Hello4You package remains open until the age of 28, unless the agreement is terminated before that, either on the initiative of the account holder(s) or on the initiative of the Bank.

When the account holder(s) reaches (reach) the age of 28, the Hello4You package automatically converts into: a Hello bank! payment account (current account) if the account is domiciled at Hello bank! or to a Comfort Pack if the account is domiciled at a BNP Paribas Fortis branch. The account holder(s) shall be informed of this bank package at least 2 months before the day of his/their 28th birthday, on the understanding that he/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 account will be converted when the youngest joint account holder has reached the age of 28.

3. Right to cancel – Right to terminate

Right to cancel

Concerning signing up online for the Hello4You package, 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 the right to cancel is not exercised, the Hello4You account will remain open until the age of 27 is reached.

Right to terminate

Without prejudice to the Bank's general terms and conditions, the Hello4You account may be closed at the customer's initiative by simple notification. The customer also automatically loses his entitlement to the Hello4You terms and conditions if the conditions for approval described in point 2 are no longer satisfied.

4. Governing law - Competent courts - Miscellaneous

The relationship between you and the Bank, both prior to the opening of the Hello4You account and after its opening, shall be governed by Belgian law.

Any action concerning the Hello4You 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 / Hello bank!

Any communication under and/or concerning the opening of the Hello4You account shall be carried out in the language recorded in the files of the Bank at the time of commencing your relationship with it.

5. Period of validity of information

The Bank may, at any time, change the features, terms and conditions and other characteristics of the Hello4You account set out above. 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.

6. Complaints and redress

Customers wishing to obtain information on their banking relationship with the Bank are asked to contact their branch or call: +32 2 762 20 00.

Complaints may be addressed to the Bank via the customer's local branch, via Easy Banking Phone or by using the form provided via Easy Banking Web or the App and the Bank's website.

In the case of disagreement with the Bank's proposed solution, the customer may contact the Bank's Complaints Management Service by writing to:

BNP Paribas Fortis SA/NV

Complaints Management Service

Montagne du Parc 3

1000 Brussels

Tel. +32 2 228 72 18

Fax +32 2 228 72 00

Email: gestiondesplaintes@bnpparibasfortis.com or by using the online form available at www.bnpparibasfortis.be > Suggestions, complaints > Online complaint form

The customer consents to the Bank answering complaints on paper or by means of any other durable medium, including by means of electronic mail, addressed to the postal or electronic address registered in the Bank's records.

Should the customer be dissatisfied with the Complaints Management Service's proposed solution, an out of court settlement procedure may be initiated by contacting the following qualified entity:

For a banking product

OMBUDSFIN – Ombudsman in Financial Matters by standard post addressed to:

North Gate II

Boulevard du Roi Albert II, 8, box 2

1000 Brussels

Tel +32 2 545 77 70

ombudsman@ombudsfm.be

or by using the online form available at www.ombudsfm.be > Making a complaint

The customer may, if required, also make a complaint about a payment service by writing to **Federal public service for Economy, SMEs, Middle Classes and Energy**

Direction générale de l'Inspection économique

Services centraux – Front Office North Gate III

16 boulevard Roi Albert II

1000 Brussels

or via the online form available at: <http://economie.fgov.be/fr/litiges>

The customer's right to pursue other legal remedies is not affected by initiating an out of court dispute settlement procedure as referred to above.