



Fee Information Document

Name of the account provider: **Hello bank!**

Account name: **Hello4You**

Date: 01/07/2019

- This document informs you about the fees* for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the [pre-contractual information](#) and in the [general terms and conditions](#) of the Hello4You
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|---|---|
| General account services | |
| Hello4You Includes a package of services consisting of: <ul style="list-style-type: none">- 1 current account- Fees for maintaining the current account- Providing a debit card with cash withdrawal service (in euro) and point-of-sale payment service (maximum 2 cards per account)- 1 Hello Prepaid Card- 1 'Classic' credit card: 1st year free, then 50% reduction (if approved)- Easy Banking App/ Hello bank! app- Easy Banking Web/ Hello bank! web- Easy banking Phone/ Secure telephone PIN- Account statements delivered via online channels- Cash withdrawals in euro over the counter from BNP Paribas Fortis branches | Monthly fee Total yearly fee free free |

| | |
|---|---|
| <ul style="list-style-type: none"> - Money transfers in euro (paper based) - Replacement of lost or stolen debit of credit card (1 per year per card type) - 1 Hello4You savings account <p>Services beyond these quantities will be charged separately</p> | |
| Payments (excluding cards) | |
| <ul style="list-style-type: none"> - Money transfer in euro: <ul style="list-style-type: none"> - Online transfer - Direct debit - Standing order | <ul style="list-style-type: none"> free free free |
| Cards and cash | |
| <ul style="list-style-type: none"> - Providing a debit card debit card - Providing a credit card Visa Classic - Providing a prepaid card <p>Cash withdrawal in euro</p> <ul style="list-style-type: none"> - Withdrawal abroad with debit card Outside the Economic European Area (EEA) - Withdrawal with a credit card - Withdrawal with a prepaid card <p>Cash withdrawal in other currency</p> <ul style="list-style-type: none"> - Withdrawal from ATM's with a debit card - Withdrawal with a credit card - Withdrawal with a prepaid card | <ul style="list-style-type: none"> Monthly fee free Total yearly fee free Monthly fee €2.25 Total yearly fee €27.00 Monthly fee free Total yearly fee free €2.86 + 0.30% of the amount (max €12.09) €6 + 1% of the amount free €2.86 + 0,30% of the amount (max €12.09) (handling fees) + 1.63% of the amount (exchange fees) €6 + 1.60% of the amount 1.60% of the amount |

| Overdrafts and related services | | |
|--|-------------------|--------|
| Overdraft facility – Direct reserve <ul style="list-style-type: none"> • Up to € 1,250 | Annual debit rate | 10.50% |
| | Annual debit rate | 12.10% |
| Unauthorised overdraft | Annual debit rate | 12.10% |

* Our fees include VAT at 21% where applicable.

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